

Exhibit O



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Monday, Aug. 23, 2004

The Return of Abu Sayyaf

By Simon Elegant | Maguindanao Province

The unassuming young man who bought a ticket for Berth 51 on the 1,747-passenger SuperFerry 14 sailing from Manila to Bacolod and Davao on Feb. 26 called himself Arnulfo Alvarado. If security officials in the Philippines checked ferry-passenger lists□they don't□the name would have set off deafening alarm bells. Arnulfo Alvarado, say Philippine officials, was the name of a member, now dead, of the Abu Sayyaf terrorist group. Two other Abu Sayyaf operators have used Alvarado's name to carry out previous attacks, according to Philippine intelligence officers. This Alvarado, whose real name was Redondo Cain Dellosa, hauled on board a cardboard box containing a television set. The TV, according to investigators, was packed with 3.6 kg of TNT. Making his way to the cheapest passenger section in the bowels of the ship, Dellosa carefully placed the box on his seat and slipped away just before the ferry cast off. An hour after its 11 p.m. sailing, just off Corregidor Island, an explosion tore through SuperFerry 14, starting a fire that engulfed the ship and killed a hundred or more passengers (some likely victims are still unaccounted for and may be missing). According to investigators, Dellosa, who was apprehended four weeks later, confessed that the explosion was triggered by a timing device□and that he chose the cheap seats to maximize panic and loss of life.

Responsibility for the attack was immediately claimed by representatives of Abu Sayyaf, a group of Islamic separatists chiefly known for kidnapping for ransom in the southern Philippines. But just as rapidly, officials in Manila scoffed off the claim; President Gloria Macapagal Arroyo dismissed it as coming from "pranksters." Despite promises of a swift investigation into the attack, concrete conclusions about the cause of the explosion have yet to appear.

That's about to change. Officials in Manila say the final results of the forensic investigation should be released within weeks. Says National Security Adviser Norberto Gonzales: "Because of the nature of the wreck, half-submerged in the bay, it will be difficult for investigators to prove 100% that it was Abu Sayyaf. But the overwhelming evidence points that way, and I'm certain they were the ones behind the attack." Thus, the SuperFerry 14 bombing will go onto the rolls as the world's fourth deadliest terrorist strike since Sept. 11, 2001, and Asia's worst since the Bali bombings of October 2002.

That conclusion will confirm the fears of regional intelligence officials and terrorism experts that Abu Sayyaf has

evolved into a much more ferocious band. A new leadership has abandoned the kidnapping that brought in millions of dollars in ransom. Now, the group is returning to its Islamic roots and is using the familiar weapons of terror—bombing and assassination—in an attempt to achieve an independent Muslim republic in the southern Philippines. Abu Sayyaf already claims to be connected to al-Qaeda. And although regional intelligence officials downplay that assertion, they are worried that Abu Sayyaf could become what it already says it is. National Security Adviser Gonzales describes Abu Sayyaf as "by far the most dangerous group in the country today. And that's something they want to show the world and especially other terrorists who might give them support, like al-Qaeda. They're saying, 'Look at us! We're the best. We can help you if you help us.'" According to Zachary Abuza, author of a forthcoming book on Islamic militancy in the southern Philippines, if Abu Sayyaf successfully becomes the main Islamic radical group in the area, it could become a "magnet for dissatisfaction," attracting hundreds of young Muslims, many of them newly returned from studying in the Middle East.


The group has shown alarming vigor in the past six months. Intelligence officials in Manila say they have intercepted explosives that were to be used in two more attempts to bomb passenger ferries departing from Manila for the southern cities of Zamboanga and Davao. In March, police arrested four Abu Sayyaf members in Manila who allegedly admitted they were preparing to blow up one of the city's busiest shopping malls using up to 36 kg of explosives toted in backpacks. (One of the men picked up was alleged SuperFerry bomber Redondo Cain Dellosa, who apparently spent several days before his arrest boasting to strangers in the capital about his role in the ferry attack in Manila Bay.)

Bombs aren't the only weapons Abu Sayyaf uses. "They are setting up an urban assassination squad called Fisabilillah, or 'The Path of God,'" says Kit Colliers of the Australian National University in Canberra, who has written a detailed report on Islamic militancy and terrorism in the Philippines for the International Crisis Group. Security officials in Manila say half a dozen alleged Abu Sayyaf operatives arrested in June for possession of materials for explosives were members of the squad. "Thank God we got them before the President's inauguration," says outgoing Defense Secretary Eduardo Ermita, referring to Arroyo's swearing in on June 30.

Abu Sayyaf was founded in the 1980s, with the backing of men who were at the heart of al-Qaeda. No less a figure than Osama bin Laden's own brother-in-law, Mohammed Jamal Khalifa, personally arranged initial funding for the group through one of the Islamic charities he operated in the Philippines at the time. But after the death of Abu Sayyaf's founder Abdurajak Janjalani in a firefight with police in August 1998, its religious and political goals were dropped in favor of kidnapping for ransom. The group was paid millions of dollars by the governments of Malaysia, Libya, Germany and France to release hostages seized from a Malaysian diving resort in April 2000. In 2001, Abu Sayyaf kidnapped three Americans and 17 Filipinos from a resort in the Philippines; two of the American hostages and one Filipino died.

Why has it changed its spots yet again? Ironically, the Philippine authorities may have been a victim of their own success. Security officials say that after a concerted drive against the group—heavily backed by Washington in what was called its "second front" in the war on terror—scores of senior Abu Sayyaf leaders have been killed or arrested in the past year. Most notable was the capture in December 2003 of Ghalib Andang—a.k.a. Commander

Robot□infamous for his sneering viciousness during the 2000 hostage taking. His arrest and the death of key supporters in the group opened the way for an internal coup by another Abu Sayyaf leader, Khadaffy Janjalani, who is the younger brother of Abu Sayyaf's founder and is a veteran of the war against the Soviets in Afghanistan. In a radio interview, Khadaffy said he aimed to return the fighters to the original goal of independence. Senior Philippine intelligence officials say they believe that as part of his reconsolidation of the group, Khadaffy and a core band of supporters have left the traditional Abu Sayyaf stomping grounds in the Sulu archipelago and Basilan and moved onto the main southern island of Mindanao, the vast home turf of the Moro Islamic Liberation Front (M.I.L.F.), the much larger separatist group engaged in on-again, off-again peace talks with the Philippine government. (See story.) Arroyo is anxious to get a peace deal with the M.I.L.F. to bring stability and development to Mindanao. M.I.L.F. chairman Al-Haj Murad Ebrahim says a deal is needed quickly before younger Muslims in the region succumb to the greater radicalism of Abu Sayyaf and Jemaah Islamiyah, the regional network blamed for the Bali bombings that killed some 200 people, and which is widely believed to have maintained training camps in Mindanao since the late 1990s. "Once they see some hope," Murad told Time in an exclusive interview, "then they will think twice before joining groups that advocate suicide bombing and so on. But when they believe there is no future, then they will go with these groups." Leaders of the Abu Sayyaf, for their part, think that if the M.I.L.F. makes peace with the government, Abu Sayyaf will inherit the region's firebrands. Says a top Abu Sayyaf leader: "If this sell-out succeeds, more blood will flow because the young are more determined jihadis. We will soon find out there are more Osama bin Ladens in our midst." It's becoming a race in Mindanao: between the prospect of peace and Abu Sayyaf's new dedication to terror.

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Find this article at:

<http://www.time.com/time/magazine/article/0,9171,686107,00.html>

Exhibit P

M. Said & Co.
Chartered Certified Accountants
Wahneid M. Said BA FICMA ACMA ACCA

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Fax: 020-8888 0535
Mobile: 07931 602 199
Email: mmsaid@aol.com

The Trustees
International Islamic Relief Organisation
PO BOX 14843
Jeddah 21434
Saudi Arabia

20th August 2007

Our Ref: IIRO/ AH/ MMS

Dear Dr Adnan Basha
Mr. Sameer Al Radhi
RE: IIRO Indonesia

Assalamu Alaikum Warahmatu Allah Wabarakatuh

I enclose amended draft report, which honestly reflects the situation.

Copies of my outstanding bills are also enclosed and I look forward to your early remittance.

A final Report will be send to you once I hear from you.

Wassalam

Yours sincerely


M. Said & Co.

ACCA

IIRO-000969

M. Said & Co.
Chartered Certified Accountants
Mohamed M. Said BA (Hons) ACMA FCCA

349C High Road
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The Trustees
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PO BOX 14843
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20th August 2007

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Yours sincerely

M. Said & Co.

ACCA

IIRO-000970

Vat Registration Number : 832 2885 21

The Trustees
International Islamic Relief Organisation
PO BOX 14843
Jeddah 21434
Saudi Arabia

26th April 2007

INVOICE No: 574 / 04

To our professional services in connection with:
Reviewing Books, Records, Accounts and
Internal controls system for IIRO-Jakarta
For period from 1st July 2002 to 30th June 2006
And reporting thereon :

Our fee	£ 4,680.00
Less discount	£ 2,000.00
	<hr/> £ 2,680.00

Received:		
Bank transfer	£ 7,500.00	
\$4000 @ 1.86	£ 2,150.00	
	<hr/>	£ 9,650.00

Add air fares	£ 1,030.00
Hotel expenses	£ 1,504.97
L'emeridien	£ 458.00
Kaesar	£ 30.00

Balance	£ 5,022.97
VAT @ 0.00%	

Outstanding Balance	<hr/> £ 5,022.97
---------------------	------------------

Please make transfer to M. M. Said
Royal Bank of Scotland
Enfield Branch, 30-32 London Road, Enfield,
Middlesex EN2 6DT
Account: 12213582, Pound Sterling Account
Mahmud Mohamed Said
IBAN GB10 RBOS 1819 2212 2135 82
SWIFT BIC RBOS GB 21

Many thanks

Vat Registration Number : 832 2885 21

The Trustees
International Islamic Relief Organisation
PO BOX 14843
Jeddah 21434
Saudi Arabia

29th June 2007

INVOICE No: 598 /06

To our professional services in connection with:

Trip (Sunday 13th - Tuesday 23rd May 2007)

Our fee

18.3 hours @ £60 per hour

£1,110

VAT Zero-rated (Work performed abroad)

Total

£1,110

Please make transfer to M. M. Said
Royal Bank of Scotland
Enfield Branch, 30-32 London Road, Enfield,
Middlesex EN2 6DT
Account: 12213582, Pound Sterling Account
Mahmud Mohamed Said
IBAN GB10 RBOS 1619 2212 2135 82
SWIFT :BIC RBOS GB 2L

Many thanks

IIRO INDONESIA
REVIEW REPORT
PERIOD FROM 1ST MAY 2005 TO 31ST JULY 2006

DRAFT ONLY

Prepared by:

M. Said & Co.
Chartered Certified Accountants
149 c High Road
London N22 8JA
020 8888 0650

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DRAFT ONLY

INFORMATION

INTERNATIONAL ISLAMIC RELIEF ORGANIZATION

HEAD OFFICE

PO Box 14843
Jeddah
Saudi Arabia

INDONESIAN OFFICE

Jl Raya Cipinang Jaya No.90.
Jakarta - Timur
Tel: (021) 859111-532
Fax: (021) 859 11025

DRAFT ONLY

EXTERNAL ACCOUNTANT

MUCHARAM & AMRAN

Registered Public Accountants
Jl Tanah Merdeka Kav Rambutan
Block B
No. 124-125 Cincin Jakarta 12830
Tel: (021) 841 1395
Fax: (021) 841 1395

BANKERS:

Bank Mandiri
Gedung Bumi Dayu Plaza
Jl Imam Bonjol No.61
Jakarta Pusat

Bank IPI

Gedung Bapindo Plaza
Jl Sudirman Kav.54
Jakarta Selatan

INDEPENDENT EXAMINER:

M. Said & Co.
Chartered Certified Accountants
349 c High Road
London N22 8JA

++44 (0)20 8888 0650

++44(0) 20 8888 3535

INTRODUCTION:

My name is Mahmud Said. I am a Fellow of the Association of Chartered Certified Accountants and a member of the Institute of Chartered Management Accountants both based in the UK.

I have worked for a number of accountancy firms in London and have amassed a wealth of experience over a period exceeding twenty-five years in the fields of accountancy and audit and currently practice as a Chartered Certified Accountant.

IIROSA have asked me to review their Indonesian Branch accounting books and records and to render an opinion on the internal control and supervision systems in that branch in for the period from May 2005 to 31st July 2006 and whether the activities of the branch are in the line with the objective of the organization as a whole.

I understand that charges have been leveled against IIRO Indonesia that it is an organization which supports and finances extremist organizations.

This review does not include the preparation of Annual Financial Statements nor auditing them.

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INDONESIA BRANCH

International Islamic Relief Organization - Indonesia adopt the same objectives as the Head Office.

- IIRO Indonesia Branch was established in 1992 to extend the hand of help to Muslims but not to the exclusion of non-Muslims.
 - Among its activities are the sponsorship of orphans, well digging, masjid building as well as health, education and emergency relief programs.
 - In 2002 a Memorandum of Understanding between the Ministry of Religious Affairs in Indonesia and IIRO was signed to promote cooperation in the fields of education, social and religious activities (see appendix).
 - All activities in Indonesia are financed by grants from the Head-Office.
 - No fund raising is conducted by Indonesia branch.
 - IIRO works closely with the Indonesian government represented by the Ministry of Religious Affairs and have regular meetings with its representatives to ensure the smooth running of the activities of the organization.
- IIRO supports a large number of local charities in Indonesia whose objectives are similar to those of IIRO. Among these organizations are the following:

- 1: Dar Al Arafat
- 2: Al Ikwaniya
- 3: Al Najah Al Islamiyah
- 4: Nour Al Hakim
- 5: Dar Al Rahme
- 6: Rawder Al Ouloom
- 7: Nisaa Al Irshad
- 8: Al Irshad Al Islami
- 9: Al Nour Al Islami
- 10: Al Taffa Al Mansoura
- 11: Al Huda Al Islamiya
- 12: Al Dawa Al Islamiya
- 13: Al Safwa Al Islamiya
- 14: Al Wahda Al Islamiya
- 15: Nidaa Al Fitra

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BRANCH ACTIVITIES

I have reviewed the Annual Financial Statements for the year ended 30th June 2006, which have been prepared in accordance with the local accounting standards by a local firm of qualified accountant Messrs Karam & Ammon, and have extracted the following table:

ACTIVITY	PERCENTAGE OF TOTAL FUNDS EXPENDED
-Engineering Projects: Mosque building and well digging	59%
-Social Care: Sponsoring orphans	9.6%
-Human Programs: Ramadan Breakfast and Eid sacrifices	6.4%
-Educational Programs: Arabic and Qur'an teaching	4.18%
-Emergency Relief: Providing help for victims of floods, volcanoes, earthquakes and Tsunami	11.20%
-Administration	9.62%
	<u>100%</u>

The table shows the importance IIRO- Indonesia places over the provision of humanitarian assistance to the needy in Indonesia.

We have seen letters of praise and appreciation of the work of IIRO Indonesia by both the Minister of Religious Affairs and the Head of Shura Parliament.

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DRAFT ONLY**BOOKS AND RECORDS**

The following books are kept manually. Records are kept in Arabic and all writing is in ink. Currencies used are Saudi Riyal, US Dollar and Indonesian Rupiah. The books satisfy the host country's requirement for record keeping and are adequate for the purpose of preparing Annual Financial Statements:

1: Cash Book: The cash book records all bank payments and receipts. Four bank accounts were held during the period. One US\$ account and one Indonesian Rupiah account were held at each the Mandiri Bank and the IFI bank i.e. a total of four bank accounts.

2: Nominal ledger: where payments and deposits were posted for the purpose of preparation of the annual accounts.

There were no purchase ledger (accounts payable) nor accounts receivable. The accounts were prepared using cash basis accounting as opposed to the accrual basis accounting.

No petty cash book was kept and we found no material petty cash payments during the period.

All invoices were filed in order of payment and were also kept in files kept for the different cost centres.

Our checks of transactions were designed to see if payments were:

- 1: Properly authorized by the Head Office and Branch Manager.
- 2: Supported by proper invoices.
- 3: Supported by signature of recipient.
- 4: Properly analysed in the books and posted to the correct expense centre.

Results of these tests were satisfactory.

In addition we made visits to a random sample of mosques in Jakarta. The sample was small as there were practical limitations imposed by time and geographical constraints.

Results of these tests were satisfactory.

Conclusion: all payments were properly authorised and were expended on charitable activities.

We also checked deposits in all four bank accounts and had to make a visit to Jeddah in Saudi Arabia to establish the source of cash deposits and to reconcile them with payments made by the Head Office.

We checked a sample Head Office payments made to IIRO Indonesia. All payments checked were properly supported by legitimate expenses of the branch and were all received by the branch except one payment of SR 3,703,282 (US\$ 987,541 **) which was frozen by the Saudi Hollandi bank and remains frozen up to to-days date.

** Translated at the rate of exchange ruling on the date of the Report.

DRAFT ONLY**EMPLOYEES**

There are currently ten employees hired by IIRO in addition to the manager Mr Fahd Al Harby.

The decision to hire and fire employees is made by the Head -Office in Jeddah. Similarly employee remuneration package is determined by the Head -Office. The manager plays an advisory role to the Head -Office, in matters relating to promotion, discipline, and determining staff salary level.

A file is maintained for each employee, which include the following permanent information:

- 1: Job application form.
- 2: CV.
- 3: Employment contract.
- 4: Copy of ID.
- 5: Academic qualifications.
- 6: Experience certificate.
- 7: References.
- 8: Declaration by employee that he does not belong to a political party.
- 9: Confirmation by employee that he read IIRO rules.
- 10: No criminal record certificate.

All employees have Indonesian nationality except the manager and accountant who have Saudi and Egyptian nationalities respectively.

Below is a list of current employees together with their job title and salary:

	Job Title	Salary
Mr Fahd A Harby	Manager	
Mr Yasser Mohamed Anwar Rabie	Accountant	3000 SR
Mr Fuiz Wardy	Secretary	800 SR
Hamdoun Muhsin Ben Abdel Rahman	Secretary	1200 SR
Hamdoun Sharif Hidayet	Clerk - Social care	800 SR
Aidarous Rafik	Supervisor - Social care	1200 SR
Kuswanto Abdul Rahman	Supervisor-Engineering	750,000 I Rupiah
Fahmi Abu Bakr Bin Sinker	Clerk - Engineering	800 SR
Munawar Hayan Bin Marcos	Porter	400 SR
Muhsin Ali Al Bahri	Driver	350 SR

Wages are paid monthly and a receipt signed by the employee is kept.

Results: Satisfactory.

Conclusion: There was an effective procedure for screening and supervising employees.

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DA-IYA (PREACHERS):

We found 117 files for Da-iyas. These include files of those who worked as Da-iyas since activities in Indonesia started.

Services of all Da-iyas have been dispensed with recently, except the service of Dr Salah Eldin Al Nadawi, because of delays in getting salaries remitted from the Head Office resulting from restrictions imposed on transfers by the Head Office.

Each Daiya file contains the following documents:

1. Job Application.
 2. Passport size photograph.
 3. Copy of ID.
 4. Academic qualifications.
 5. Experience certificates.
 6. References.
 7. Contract of cooperation with IIRO.
 8. Declaration that employee does not belong to a political party.
 9. Signed declaration of adhering to terms of resolution No. 25/5 on 28-2-1425 H. Preventing dealing with terrorism.
-

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CONTROL AND SUPERVISION:

The Head Office imposes the following controls in respect of Masjid building and Well digging:

- 1: Requests for masjid building and well digging are checked by branch committee.
- 2: An initial visit is made by branch engineer to assess the viability of the request.
- 3: A list is prepared and sent to Head Office.
- 4: Head office makes further checks and invite donors to make donation.
- 5: Funds are sent to branch in three instalments.
- 6: Branch acknowledges receipt.
- 7: Branch makes allocation to relevant masjids after deducting administration fee.
- 8: Costs of masjids are already fixed in accordance with local economy thus ensuring contractor does not get more than a reasonable fee.
- 9: For each area normally one contractor is used.
- 10: Payments are made to contractors in three stages and the final payment is made only after project is complete.
- 11: Each receipt of funds whether by cheque or by bank transfer is acknowledged by the recipient contractor.
- 12: Photos showing the project at different stages and on completion are sent to the Head office.
- 13: At various stages of the project, the engineer make frequent visits to the project.
- 14: Head office informs donors of completion of project and issue a report about it for their information.

And the following controls over orphan funds:

- 1: All applications have orphans photo, orphan's birth certificate, fathers birth and death certificates, as well as a reference from area registrar or equivalent and a copy of file is sent to Head Office.
- 2: Orphan and guardian are interviewed personally by branch or institute official.
- 3: Branch manager scrutinizes list of orphans to ensure their details are correct and to notify any changes.
- 4: Remittance from Head Office is acknowledged by manager in writing.
- 5: At least three officials supervises the handing of donations to orphans.
- 6: Orphans sign or thumb print acknowledging receipt.
- 7: Committee in "5 above" signs "Handing grants report" as well as accountant and manager.
- 8: Orphans are paid within six weeks from the date of receipt of remittance.
- 9: Completion of orphans conditions report in within six weeks from the date of receiving the remittance.
- 10: Preparing a report of orphans not receiving their allowance giving total and explaining reasons for non-payment.
- 11: Orphans monies not handed out are not spent on any other category without written confirmation from the Head Office.
- 12: The process of handing grants to orphans is video-taped with date, place of handing as well as flag of the Kingdom of Saudi Arabia and the Logo of IIRO appear in the video.

Other controls imposed by the Head Office:

- 1) Monthly bank reconciliation together with bank statements are sent on a monthly basis to the Head Office.
- 2) Monthly Trial Balance is sent to Head Office showing incoming and outgoing resources.

DRAFT ONLY

- 3) All payments are supported by invoices/payment vouchers signed by at least the accountant and the manager.
- 4) All payments are supported by a receipt signed by the recipient.
- 5) Surprise visits by officials from Head Office.
- 7) No employee or day-lab service is hired without prior approval by Head Office.
- 6) Contractors have to be approved by Head Office.
- 8) Cheques to be signed by two signatories.
- 9) All cheques to be photocopied and filed.
- 10) Where cheques are sent by post, registered post is used and a note of the date and reference number are kept.
- 11) Cheque books are kept in the safe.
- 12) No bank account is opened without Head Office approval.

Results of tests of controls were satisfactory.

Conclusion: There was adequate control by the Head Office over IIRO-Indonesia.

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ASSETS:

Cash and bank balances represent 97.1% of total assets at 30th June 2006. We have not sought confirmation of these balances with banks as our task was not to verify assets and liabilities.

The only fixed assets owned by the branch are two motor vehicles and offices fixtures and fittings. The net book value of these at 30th June 2006 were 2.90% of the total assets.

We have not conducted any tests to verify ownership nor disclosure in the accounts.

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CONCLUSION:

The Head Office had adequate supervision over Indonesia branch, its employees and its activities. The funds of IIRO Indonesia were properly applied to Masjid building, well digging, orphan support and other charitable activities as well as financing administration costs of running the charity.

During our examination of remittances by the Head Office to the branch we came across the unusual practice of payments issued by the Head Office in the name of the manager of IIRO Indonesia who cashed the payments in Saudi Arabia and banked it in IIRO's Indonesian bank accounts.

One such payment of SR 3,703,282 (US\$ 987,541) did not reach the branch as it was frozen by the bank where the account of IIRO Indonesia Branch managers is held.

As a result of this practice, our report covers only remittances which were banked in IIRO's Indonesian bank accounts as we are uncertain as to the completeness of all the payments issued by the Head Office to IIRO - Indonesia.

Except for the above, all remittances received from the Head Office and banked in IIRO's Indonesian bank accounts were properly applied to charitable activities and I found no evidence that IIRO Indonesia supported extremist organizations or International Terrorism.

Signed :

M. Said & Co.
Chartered Certified Accountants
349 c High Road
London N22 8JA

Date:

End of Report.

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Exhibit Q

MUSLIM WORLD LEAGUE
MAKKAH AL MUKARRAMAH
INTERNATIONAL ISLAMIC RELIEF
ORGANIZATION



رابطة العالم الإسلامي
مكة المكرمة
هيئة الإغاثة الإسلامية العالمية

الرقم: ٢٠٢٦/٥
التاريخ: ١٤٠٧/٥

حفظه الله

معالي الأمين العام

السلام عليكم ورحمة الله وبركاته :

مشيرا الى التخفيض الممنوح للراغبين في السفر الى باكستان للتطوع مع المجامدين
الافغان او لخدمة المهاجرين الافغان ،

أفيد معاليكم ان هناك ثلاث فئات من المتطوعين :

فئة الاطباء والمعلمين وفئة المتطوعين لتقديم الاغاثة والزيارات الميدانية وفئة
المجامدين .

ونظرا لضغط العمل في الهيئة وزيادة عدد الراغبين في السفر الى باكستان ، فانني
أرجو من معاليكم ان يتولى مكتب الرابطة في جدة مهمة اعطاء التذاكر المخفضة
للمجامدين وان تكتفي الهيئة بمنح التذاكر المخفضة للاطباء والمعلمين والمتطوعين
لاعمال الاغاثة . مرفق ببطية الضوابط الخاصة بذلك والنموذج المتبع في طلب التذاكر المخفضة .

والله يحفظكم ويرعاكم

المشرف العام على هيئة الاغاثة الاسلامية

د . فريد ياسين قرشي

ك . ك . أ

Exhibit R

(Parenthetical remarks in *Italic* are the translator's)

(Document name: TAREEKHOSAMA/29/Tareekh Osama.91)

In the name of God, the most Compassionate, the most Merciful

1. The families stay as they are.
2. The camps remain as they are.
3. Urging the brethren to benefit from the training.
4. Urging the leaders to go inside. Media
5. Identifying the brethren, among everyone, who are ready to go inside.
6. Holding a mass-media event to collect in-kind and financial donations.
7. Clarifying the Mujahideen's situation to the world and keeping the spirit of Jihad alive.
8. Sending brethren during this month to prepare bases for the Arab brethren.
9. Forming an advisory council for the Arab brethren and using it as the leadership.
10. Forming a committee to receive donations and maintain an account and the spending
- the Crescent (most likely, the Saudi Red Crescent), the Rabita (the Muslim World League), Sheikh Abdallah, the Relief Agency (Hayaat Al-Ighata), and Abu Mazin.
11. Urging the Islamic agencies to bring in all of what they have.
12. Halting expansion.
13. Unifying the administration (presenting strong leadership for Peshawar, Suda, Warsak, and Al-Maasada.
14. Consulting with a lawyer regarding financial accounts and affairs.
15. Discussing with the Suda group their capability to provide provisions for the inside, and researching the ways which will lead to that. Abu Al-Jood, Sheikh Abdallah, and Abu Abdallah (the names were written in green ink, and it is

BO8000067

unclear which paragraph they were intended for)

16. Reducing the number of the working brethren, except for those who are needed urgently.
17. Discussing the present situation with the Al-Jamaa Al-Islamiyya (the Islamic Group), and the possibility of cooperation (Abu el-Jood).

(Text continues in TAREEKHOSAMA/29/Tareekh Osama.92)

بسم الله الرحمن الرحيم

- ١- تبقي العدائل كما هي
- ٢- = المصكبات كما هي
- ٣- تمريض المرضى من الاستفادة من التدريب
- ٤- تمريض القادة على الدخول للداخل
- ٥- معرفة الخدمة المستهدفة للداخل من الجميع
- ٦- القيام بعمله إداري وراسته لجميع التبرعات
- ٧- توفير مدققا للحجامة من العالم وإذا كان في الجاد
- ٨- إرسال أفوه في هذا التبرع لتسهيله قواعد الإفوة العربية
- ٩- تشكيل مجلس شورى للأفوة العربية وإقامة كفاءة
- ١٠- تشكيل لجنة لجميع كفاءات استقبال التبرعات وضعها
- ١١- السبليل والرابطه والشيخ عبد الله وصيه وفاته
- ١٢- صحت المبيات أبو سلا ميه لدخول ما عند صا ميه
- ١٣- إيتا في التوسع
- ١٤- نو حيد إدارة [براز قياراته قويه لكل من يستادر
وسادة و در سادة وسادة
- ١٥- استشارة من في النشابة المور والتمسك بات في له
البحث مع جهات صدمه من إكمات نيشتم للدمدار
- ١٦- اللدا في و بحث الطرعه الحرة لذلك
- ١٧- تشكيل فريق من ذلك قوة العاملين إلا للذمور الملحة
- ١٨- التدارس مع كبريائه أبو سلا ميه في حضار الراية
- ١٩- إمكانية التعاون في الأمور

(Parenthetical remarks in *Italic* are the translator's)

(Document name: TAREEKHOSAMA/49/Tareekh Osama.121)

Number 1, ع:ش (The Arabic characters Khaa and Sheen)

In the name of God, the most Compassionate, the most Merciful

Muslim World League

International Islamic Relief Organization

No: (left blank)

Date: (left blank)

1. A meeting between Abu Abdallah/Dr. Abdallah Naseef/Sheikh Abdel Majeed Zindani

and Dhiaul Haq

_____ The situation was explained to him, and he was made aware of his responsibility in front of God, and his continued support, and permitting the support, meaning - giving us an open license fr the borders, and if he is being subjected to any pressures, let it be a secret (*agreement*), in a way that League offices will be opened as (*illegible*) for the Pakistanis, and the attacks will be launched from them (*these offices*), and that there are no gatherings inside the cities which will attract attention, or ay other suitable method which you (*plural*) will agree upon and of which you (*singular*) are convinced without any concessions, and what is meant by concessions, is that you will not be ashamed of anything

2. The removal of all of the brothers from Peshaw (*most likely, Peshawar*) as soon as possible, and the houses will be ready for the arrivals and for any emergency which may occur.

3. The brothers will be transported directly to Miran Shah (Khost) because it is the only open point at the present time.

4. The brothers who are at Warsak (*phonetic*) will also be sent to Khost and its surroundings.

BOS000022

5. All of the brothers' passports are to be kept with the strong organizations, in order to avoid any search action due to pressuring from the embassies, or *(due to)* anything else which may occur.

6. That the passports should not be kept with the Saudi *(Red)* Crescent in anticipation of the recall of Abu Al-Hasan by Saudi Arabia, and the changing of the director.

7. In Khost, the absence of the brothers in Miran Shah *(meaning unclear)*. Everyone is at the front at several centers, in Miran Shah only the person in charge and whomever he wants as an assistant.

8. Assigning a car to secure what the brothers need at the front.

9. After these *(follow)* the steps that are mentioned in Adel's paper which you have
(text continues in document TAREEKHOSAMA/49/Tareekh Osama.121a)

(Parenthetical remarks in *Italic* are the translator's)

(Document name: TAREEKHOSAMA/49/Tareekh Osama.121a, continuation of document TAREEKHOSAMA/49/Tareekh Osama.121)

10. I ask all of those who are in charge of people, to be good-natured, kind, compassionate, patient, and not too demanding of the brothers because the situation is not comforting for some individuals; more correctly the new ones, therefore the brothers need someone who will support them and be as a father and as a mother, and be a refuge for their sorrows so that he can assist them.

11. To examine the brothers' situation, meaning that not everyone who gets close to you is what is desired, because individuals differ when idle, and when tasked with a responsibility.

(*illegible*) in the selection.

12. I ask you to be good towards Sheikh Sayyaf, for he is known by all with agreement, and specifically you and the extent of his cooperation, and specifically you, and he is your brother (*meaning of this paragraph is unclear*).

After this, (*continue*) in accordance with Adel's paper, and if anything .18952410 new comes up I will inform you

Salah Khan says that his tribe's land is close to Jaji Maldan and that it is in your hands, and the government can not interfere with this.

You must pursue finding an umbrella which you can stay under, other than the Crescent (*most likely, the Saudi Red Crescent*) because I expect that Abu Al-Hasan will be replaced, because he is known by them especially after Abu Mazin left the arena, and I prefer the name of the League (*most likely, Muslim World League*) because Dr. Naseef is one of the brothers, and the government knows who Abu Al-Hasan is and who the ones in the arena are, and this is not a decision, and the change may not happen now, and it may not be the intention, however precaution (*precaution dictates that we do this*).

Your brother

BOS000024

Abu Anees

(signature)

BOS000025



دائرة: مقاطعة إربل
مكتب: مديرية إربل
تاريخ: ١٠/١٠/١٩٢٠

No _____
Date _____

① ~~تاریخ~~ لغات و کلمات عربی - در هر یک از اینها / شرح و توضیح داده اند
نوع و صفت و مقدار

مستحق القبول له واستفادته المسؤولية ايام اقامته وموافقه دمجها لبيان ايام
القبول - اعطانا ايجاز في صورة الحدود ايام اقامته عليه فهدى

لذلك سيجتهد جميع قضاة راجد، لرفع قيمة عمله للباقيين
وسما نشهد ان هذا ما لا نكره في كل شئ من هذه الحركات العظيمة

✓ فرغ من استلوه اسير من فرجه من الامم وتكون اسيرت ما فرج

لقد سبب وفاتها حاله سواد عكس محض.

✓ ٥٠ بنم نقل الامارة رأساً الى ميزان سنة فلما الشطوة المفتوحة ما بالبحر

۵) از قدرت الهی و وسعت احاطه علم الهی در هستی با او

(ج) جميع موارد الاموال بمنزلة الاموال العامة التي يجب ان تكون تحت تصرف الدولة

تفتیش و دفعه لفظ اسقاط آوان ستمائیک بجهل

أحمد لا يمنة له في الآخرة ولا في الدنيا ولا في الآخرة ولا في الآخرة
ولا في الآخرة ولا في الآخرة ولا في الآخرة ولا في الآخرة

~~CONFIDENTIAL~~

مجلس علم افاضه الیوم فی ۱۳۳۵ . الکلی و الجسده فیه ذکر

[illegible]

الحمد لله الذي جعلنا من عباده المخلصين

۱۔ کیا اللہ تعالیٰ عادل ہے یا ظالم؟

Kindly quote reference number and date in your reply

From: 0200 Doha/Riyadh, Riyadh, Tel: 011-477 1104-RK 1.0.0.000 991

0774 0774 0774

١٠) اوصى جميع من تأخر مع الناس بالهدوء والرفق والحنان
 ولجميع من الضيق من امره في هذه المواقف غير مبررة للفقير والمهم
 في ذلك يخاطب الامور الى ما يستلزمه ربيكون ابناء واية
 صحتهم وادبهم ليعلمهم
 ١١) الشكر الى امر الله عز وجل ليعلمهم كل من يتقرب اليه في كل وقت
 في هذه المواقف فكل من يتردد عليه فكلها السؤل
 تعلق بالمشاور

١٢) اوصى الشيخ سيان بهذا
 وهو في هذه المواقف
 ١٢٩٥٤٤١

وهو في هذه المواقف
 ١٢٩٥٤٤١

ما لم يزل يقول اوصى في كل
 في كل من يتردد عليه فكلها السؤل
 وهو في هذه المواقف
 ١٢٩٥٤٤١

اوصى

اوصى

وهو في هذه المواقف
 ١٢٩٥٤٤١

لا بد من قسمة في كل وقت
 في كل من يتردد عليه فكلها السؤل
 وهو في هذه المواقف
 ١٢٩٥٤٤١

Exhibit S

Testimony of
Matthew Epstein
with Evan Kohlmann

Before the
House Committee on Financial Services Subcommittee on Oversight and
Investigations

"Progress Since 9/11: The Effectiveness of U.S. Anti-Terrorist Financing
Efforts"

Arabian Gulf Financial Sponsorship of Al-Qaida via U.S.-
Based Banks, Corporations and Charities

March 11, 2003

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INTRODUCTION

The roots of the modern Al-Qaida financial network can be directly traced to lessons learned during the early days of the Soviet-Afghan jihad. As the 1980s drew to a close, thousands of idealistic Islamic fundamentalist volunteers arrived in Central Asia, often with no local guide or requisite accommodations. At the time, several wealthy Arabian Gulf charitable organizations, under the guise of aiding Afghan and Pakistani refugees, stepped forward to help channel the jihadi recruits where they were most needed. These wealthy NGOs, sponsored by a number of prominent Gulf businessmen, provided weapons, guesthouses, and travel papers to needy members of the quickly-coalescing Al-Qaida movement. Medical ambulances belonging to the Saudi Red Crescent and other fundamentalist-run relief groups were even diverted to bring Arab fighters back and forth from combat operations.¹ By clothing their militant activity with charitable ideals, Arab-Afghan leaders discovered that they were able to slip below the radar of many international intelligence agencies. Likewise, a well-informed Saudi figure boasted to the Washington Post, “No one can control the flow of money from Saudi Arabia... It is not one person—it is a thousand. We are here. Money comes to us from inside Saudi Arabia. We have private talks with businessmen. Sometimes directly, sometimes indirectly. But it comes.”²

The efficiency and success of the Afghan jihad financing model was quite an accomplishment for Usama Bin Laden and his international allies—so much so that operations continued even after the end of the Soviet-Afghan war and the expulsion of Bin Laden to the Sudan. In approximately 1993, in conversations with former senior Al-Qaida lieutenant Jamal Ahmed Al-Fadl, Usama Bin Laden identified three Muslim charities as the primary sources of Al-Qaida financial and fundraising activity:³

- 1.) Muslim World League, “MWL” (*Al-Rabita Al-Alami Al-Islamiyya*)
- 2.) Benevolence International Foundation, “BIF” (*Lajnat Al-Birr Al-Dawaliyya/Lajnat Al-Birr Al-Islamiyya*)
- 3.) Qatar Charitable Society, “QCS” (*Jamaat Qatar Heira*)

These three organizations served a critical role in the Arab-Afghan terrorist infrastructure by laundering money originating from bank accounts belonging to Bin Laden and his sympathetic patrons in the Arabian Gulf, providing employment and travel documents to Al-Qaida personnel worldwide, and helping “to move funds to areas where Al-Qaeda was carrying out operations.”⁴ According to a U.S. Justice Department brief on the subject:

“[Al-Fadl] understood from conversations with Bin Laden and others in al Qaeda that the charities would receive funds that could be withdrawn in cash and a portion of the money used for legitimate relief purposes and another portion diverted for al Qaeda operations. The money

¹ Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 187.

² Coll, Steve and Steve LeVine. “Global Network Provides Money, Haven.” The Washington Post. August 3, 1993. Page A1.

³ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 25.

⁴ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Pages 28-29.

for al Qaeda operations would nevertheless be listed in the charities' books as expenses for building mosques or schools or feeding the poor or the needy."⁵

Standing orders were left by Bin Laden to keep all transactions involving the charitable groups in cash only; by this method, these NGOs were manipulated as a secret laundry to make Al-Qaida's financial network virtually invisible. The charities would then create false documentation for the benefit of unwary donors, purportedly showing that the money had actually been spent on orphans or starving refugees. In fact, according to some former employees of these organizations, upwards of 50% of their total funding was secretly diverted directly to Al-Qaida and Usama Bin Laden.⁶

THE MUSLIM WORLD LEAGUE (MWL)

The multi-million dollar Muslim World League (MWL), founded in 1962 to "promote Islamic unity," is one of the largest of the Saudi Islamic evangelical charities.⁷ On its current website, MWL lists its main objectives as "to disseminate Islamic Dawah and expound the teachings of Islam. To defend Islamic causes in a manner that safeguards the interests and aspirations of Muslims, solves their problems, refutes false allegations against Islam, and repels inimical trends and dogma which the enemies of Islam seek to exploit in order to destroy the unity of Muslims and to sow seeds of doubt in our Muslim brethren."⁸ In 1997, Prince Majid bin Abdel Aziz, emir of the Mecca province, attended a meeting of the MWL Constituent Council in Saudi Arabia and delivered a speech on behalf of King Fahd. During his lecture, he called MWL "an outstanding Muslim body" that "has devoted its concern to Muslim affairs, and... the spreading of the Islamic call in accordance with the Islamic rite."⁹

As part of this mission over the past two decades, MWL has also secretly provided critical financial and organizational assistance to Islamic militants loyal to Al-Qaida and Usama Bin Laden. Bin Laden's original jihad mentor, Shaykh Abdallah Yousif Azzam, was first sponsored by the Muslim World League to open and head a branch office in Peshawar, Pakistan, in order to aid arriving Arab-Afghan volunteer fighters starting in the early 1980s. The Peshawar office was financed by Usama Bin Laden, and later was subsidized by large donations from the Kingdom of Saudi Arabia.¹⁰ Simultaneously, the Egyptian MWL branch office served as the

⁵ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Pages 28-29.

⁶ Dugger, Celia W. "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say." The New York Times. January 21, 1999. Page 4.

⁷ "Saudi Arabian Information Resources: Muslim World League." <http://www.saudinf.com/main/k312.htm>. March 1, 2003.

⁸ "About the Muslim World League." <http://www.arab.net/mwl/about.htm>

⁹ "AT THE OPENING OF THE MUSLIM WORLD LEAGUE MEETING: THE CUSTODIAN OF THE TWO HOLY PLACES CALLS FOR ISLAMIC SOLIDARITY TO OVERCOME OBSTACLES." Ain al-Yaqeen. December 15, 1997. <http://www.ain-al-yaqeen.com/issues/19971215/feat1en.htm>.

¹⁰ Muhammad, Basil. Al-Ansar al-'Arab fi Afghanistan. The Committee for Islamic Benevolence Publications; ©1991. Page 193.

“third route to the Al-Ansar House in Jeddah.” The Al-Ansar House was one of Bin Laden’s “guest houses” used to funnel recruits to terrorist training camps.¹¹

The Peshawar, Pakistan MWL branch office was taken over for a time by Wael Hamza Jalaidan (a.k.a. Abu Al-Hasan Al-Madani), an old friend of Usama Bin Laden and Abdallah Azzam, and one of the original founders of Al-Qaida.¹² In a 1999 interview with Qatar-based Al-Jazeera television, Bin Laden discussed the assassination of Abdallah Azzam ten years earlier and the founding of Al-Qaida. He recalled, “We were all in one boat, as is known to you, including our brother, Wa’el Julaidan.”¹³ Jalaidan also served as the veteran director of the Saudi Red Crescent in Pakistan during the critical years of the Soviet-Afghan jihad.¹⁴

In February 2000, Jalaidan was appointed to the Board of Trustees of the Rabita Trust (another financial arm of MWL in Pakistan) and served as its Director General.¹⁵ Soon thereafter, U.S. officials sent a confidential memorandum to UN police forces in southeastern Europe titled “Secret: US office only-Release to UNMIK [the U.N. administration in Kosovo].” The document named MWL representative Wael Jalaidan as an associate of Usama Bin Laden and stated that Jalaidan had directly assisted Bin Laden to “move money and men to and from the Balkans.”¹⁶ Finally, in the wake of September 11, the MWL’s Rabita Trust itself was officially designated by the U.S. government as an organization that provided illegal logistical and financial support to Al-Qaida.¹⁷

U.S. authorities have also alleged personal contacts between Jalaidan and senior military lieutenants of Bin Laden, including Dr. Ayman al-Zawahiri and now captured terrorist mastermind Abu Zubaydah. Under interrogation by U.S. authorities, the latter claimed that he accompanied Jalaidan from Pakistan to Kandahar, Afghanistan during the summer of 2000. Moreover, according to Abu Zubaydah, upon his arrival in Kandahar, Jalaidan met personally with Usama bin Laden and former Al-Qaida military chief Mohammed Atef (a.k.a. Abu Hafs Al-Masri). As a result, on September 6, 2002, the U.S. and Saudi governments announced an unprecedented joint action to freeze Jalaidan’s assets and to specially designate him as a supporter of international terrorism.¹⁸

¹¹ Sharaf-ad-din, Nabil. “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia.” *Rose Al-Yusif*. No. 3388. May 17, 1993.

¹² Sharaf-ad-din, Nabil. “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia.” *Rose Al-Yusif*. No. 3388. May 17, 1993. See also: Muhammad, Basil. *Al-Ansaru l’Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 26.

¹³ Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

¹⁴ Muhammad, Basil. *Al-Ansaru l’Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 187.

¹⁵ Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

¹⁶ Cited in news report by British Broadcasting Company (BBC). April 3, 2000.

¹⁷ Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

¹⁸ Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

The International Islamic Relief Organization (IIRO)

The IIRO (which has many branches the world over) was established in 1978 and is headquartered in Jeddah, Saudi Arabia.¹⁹ IIRO serves as a major financial sub-branch of the Muslim World League and reportedly receives 70% of its charitable funding directly from the Saudi government.²⁰ According to Dr. Ahmed Mohammed Ali, a past Secretary General of the MWL, the League provides “humanitarian assistance” through the arms of IIRO.²¹

However, the supposedly “humanitarian” facade of IIRO hides a covert agenda of the group. Even since the early days of the Soviet-Afghan jihad, IIRO enabled Muslim World League to provide Arab-Afghan militants with a covert international military and financial infrastructure. U.S. counterterrorism investigators have discovered a letter under the MWL/IIRO letterhead among numerous Al-Qaida documents recovered in Bosnia-Herzegovina. The letter, dating from the late 1980s, summarized a meeting held between Al-Qaida leaders and representatives of Muslim charitable organizations in which the attendees ultimately agreed to launch “attacks” from MWL offices in Pakistan.²²

Not surprisingly, one of the most influential members of IIRO’s board of directors is Tariq Binladin, a close family relation of Usama Bin Laden.²³ Western intelligence sources have traced IIRO money transfers to bank accounts in London, England and Amman, Jordan; which is then channeled through front groups to Palestinian Hamas backed organizations in Gaza and the West Bank.²⁴ Indian intelligence also has reported that IIRO offices in Pakistan and Afghanistan maintain a training camp in Kunduz, Afghanistan for combatants in Bosnia, Chechnya, and Kashmir.²⁵ Fayeze Ahmed Alshehri, one of the September 11 airline hijackers, told his father he was going to go work for the IIRO and never saw his family again.²⁶ Even Mohammed Al-Zawahiri, leader of the Egyptian Islamic Jihad’s military wing and the brother of Dr. Ayman Al-Zawahiri (Bin Laden’s personal physician and top advisor), worked and traveled around the world on behalf of IIRO.²⁷ Following the arrest of Mohammed Jamal Khalifa in California in 1994, the State Department issued affidavits attesting to the fact that the IIRO—whose chapter in the Philippines Khalifa had headed-- was a terrorist group.

As a result of the overwhelming evidence assembled against IIRO, the Canadian government (among others) has classified it as “secretly fund[ing] terrorism,” officially branding

¹⁹ “IIRO – Welcome.” <http://www.arab.net/iirro>.

²⁰ “Reasons for Order.” The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Page 13.

²¹ Ahmed, Iftikhar. “Counter anti-Islam propaganda, says MWL sec-general.” Moneyclips. May 6, 1995.

²² “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 31.

²³ Dugger, Celia W. “Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say.” The New York Times. January 21, 1999. Page 4.

²⁴ Chesnoff, Richard. “IT’S MORE THAN JUST WHO PLANTS THE EXPLOSIVES.” New York Daily News. July 31, 1996.

²⁵ Ba-Isa, Molouk Y. and Saud Al-Towaim. “Another Saudi ‘hijacker’ turns up in Tunis.” Middle East Newsfile. September 18, 2001.

²⁶ Ba-Isa, Molouk Y. and Saud Al-Towaim. “Another Saudi ‘hijacker’ turns up in Tunis.” Middle East Newsfile. September 18, 2001.

²⁷ “Official sources deny reports on UAE’s extradition of Islamist.” Al-Hayat. June 7, 2000.

it a terrorist charity.²⁸ According to Canadian court documents, Mahmoud Jaballah, a suspected Egyptian Al-Jihad militant jailed in Canada and accused of having contact with Al-Qaida operatives, spent three years working for the International Islamic Relief Organization in Pakistan. The Canadian Security and Intelligence Service CSIS “believes that Jaballah continues to actively support [Al-Jihad’s] terrorist agenda.” As a result of their investigation, CSIS concluded that “the degree of Jaballah’s dedication to the cause is such that Jaballah would resort to violence and would direct others to resort to violence if he was ordered to do so by leaders such as Osama Bin Laden or Dr. Ayman Al-Zawaheri.”²⁹ Among others, Jaballah was suspected of cooperating with senior Canadian Al-Qaida lieutenant Ahmad Saeed Khadr (a.k.a. Abdel Rahman Al-Kanadi), considered to be a highly influential figure in the international terrorist financing network.³⁰

During Jaballah’s immigration trial, Mr. Arafat El-Asahi, the director of IIRO in Canada and a full-time employee of the Muslim World League, was called to testify on Jaballah’s behalf. The director admitted that Jaballah had “worked as a Principle of one of our organizations in Pakistan” and that he had been recommended by IIRO’s administrators in Pakistan as having “excellent character and good behaviour.”³¹ El-Asahi also offered the following sworn testimony:

Q. “During those eight years that you have been with the IIRO here in Canada, have you ever heard anything to the effect that the Canadian government has any concern whatsoever with respect to your office?”

A. “Let me tell you one thing. The Muslim World League, which is the mother of IIRO, is a fully government funded organization. In other words, I work for the Government of Saudi Arabia. I am an employee of that government. Second, the IIRO is the relief branch of that organization which means that we are controlled in all our activities and plans by the Government of Saudi Arabia. Keep that in mind, please... I am paid by my organization which is funded by the [Saudi] government. Let me tell you one little thing. Whenever the Saudi Embassy in Ottawa required anything, to ask about any Muslim project all over Canada, they come to us. They ask us about the people who are doing this project. Whatever we say is acceptable, fully acceptable, by the Saudi Embassy and by the government of Saudi Arabia.... The [IIRO] office, like any other office in the world, here or in the Muslim World League, has to abide by the policy of the Government of Saudi Arabia. If anybody deviates from that, he would be fired; he would not work at all with IIRO or with the Muslim World League.”³²

In various war-torn parts of the Muslim world, from Bosnia to the Philippines, IIRO was used by Arab-Afghan mujahideen as a major conduit for smuggling money, men, and weapons to and from the combat zone. According to Dr. Farid Qurashi, IIRO’s former “general supervisor,” “IIRO was the first relief organization to enter Bosnia-Herzegovina and the Balkan region. From

²⁸ Evidence introduced by the Canadian government in the trial of Mahmoud Es-sayy Jaballah

²⁹ “Respondent’s (Moving Party) Motion Record.” The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

³⁰ “Respondent’s (Moving Party) Motion Record.” The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Page 10.

³¹ “Reasons for Order.” The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Page 85.

³² “Reasons for Order.” The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Pages 81-88.

the very beginning of the Bosnia war, we were there to help.”³³ But IIRO had a much larger agenda in the Balkans than Dr. Qurashi was willing to betray. According to Serbian sources, IIRO in Bosnia (a.k.a. “IGASA,”) was managed primarily by three men: Abdel Aziz Zaher (a.k.a. Abu Anas), Jamal Al-Jibouri (a.k.a. Abu Mahmoud Al-Iraqi), and Djamel Lamrani (a.k.a. Abu Musab Al-Djazairi). Zaher was expelled from his residence in Belgrade at the beginning of 1993 after being tied not only to IIRO, but also to two other international Muslim organizations suspected of aiding armed fundamentalist militant groups: Al-Rabita Al-Alami Al-Islamiyya (the Muslim World League) and the Sanabil Relief Agency.³⁴ During the following Serb official inquiry into Zaher, investigators reportedly discovered PLO Force 17 terrorist training manuals in the Belgrade offices of Sanabil Relief. In the aftermath of his expulsion from Yugoslavia, Zaher moved his base of operations to Vienna, a city that became a hotbed of European Al-Qaida activity, particularly during the Bosnian war.³⁵

Starting in 1992, Zaher’s top lieutenant at IIRO, Jamal Al-Jibouri (based in Skopje) was allegedly personally responsible for general oversight of a massive logistics operation to provide Muslim militants in the Balkans with weapons and ammunition.³⁶ By September 1992, only a few months into the war, Serb troops examining the bodies of dead Arab-Afghan guerillas in Bosnia were discovering humanitarian aid worker identification cards printed for young Saudi Muslim militants by the Peshawar, Pakistan IIRO office. At the time, the IIRO issuing bureau in Peshawar was being run by senior Egyptian Al-Gama’at Al-Islamiyya terrorist leader Abu Talal Al-Qasimy (a.k.a. Talaat Fouad Qassem).³⁷

Following the 1998 U.S. Embassy bombings in East Africa, IIRO’s chapter in Nairobi was deregistered by the government of Kenya for its alleged connection to the terrorists responsible for the devastating blasts. In the aftermath of the American retaliation for the terror bombings, Indian police arrested a number of suspects in an attempted lightning counterstrike on the US consulates in Madras and Calcutta. This terrorist cell was led by a Bangladeshi national, Sayed Abu Nasir, on orders from, among others, Shaykh Ahmed Al-Gamdin, director of IIRO operations in Asia. After graduating from college in Dhaka, Bangladesh, Abu Nasir was employed by IIRO, which eventually transferred him from Thailand to Lahore, Pakistan in 1994. Abu Nasir was informed by his superiors that approximately 40 to 50 percent of IIRO’s charitable funds was being diverted to finance terrorist training camps in Afghanistan and Kashmir. As part of his duties, Abu Nasir was to visit the training camps, assess what funding was needed, and make a formal report back at headquarters. Nasir was eventually instructed by

³³ “IIRO saves forty thousand Bosnians from starvation.” *Moneyclips*. July 4, 1993.

³⁴ There is some reason to believe that the Sanabil Relief Agency is a branch of Sanabel al-Kheer, an endowment fund established by IIRO. See: <http://www.surf-as.org/regionallinks/factsheets/International%20Islamic%20Relief.doc>. January 2001.

³⁵ Vujicic, D. “Bombs in the Name of the Almighty: Part II.” *Vecernje Novosti* (Belgrade). September 27, 2001. Page 13.

³⁶ Vujicic, D. “Bombs in the Name of the Almighty: Part II.” *Vecernje Novosti* (Belgrade). September 27, 2001. Page 13.

³⁷ *Compass Newswire*. November 1, 1995. See also: Emerson, Steven. “An Investigation into the Modus Operandi of Terrorist Networks in the United States: The Structure of Osama Bin Laden, Al-Qaeda, Hamas and other Jihadist Organizations in the United States.” Testimony given before the House Subcommittee on National Security, Veterans Affairs and International Relations of the House Committee on Government Reform. October 11, 2001.

Shaykh Al-Gamdin to undergo military training himself at one of the camps, where he met Usama Bin Laden.³⁸

In the Philippines, according to the Philippine military's southern command, the IIRO local office in Zamboanga City is the prime coordinating center for the Abu Sayyaf organization, a coalition of secessionist Islamic militants in the southern region of the country. The southern Philippines IIRO office, established in 1992, was under the direct control and guidance of Mohammad Jamal Khalifa, the 37-year-old brother-in-law of Usama Bin Laden. Khalifa, known to be close to Usama, was detained by American law enforcement officials as he attempted to return from San Francisco to the Philippines on December 16, 1994. Travelling with Khalifa on this occasion was Mohamed Loay Bayazid (a.k.a. Abu Rida Al-Suri), one of the founders and key international operatives of Al-Qaida. After searching Khalifa's electronic organizer and personal addressbook, agents found entries for two telephone numbers of intimate associates of Ramzi Yousef, the convicted bombmaker in the February 1993 World Trade Center attack. They also discovered documents on Khalifa "referring to the assassination of bishops and bombings of churches (at a time when evidence gathered in the investigation indicates that...others were planning to kill the Pope during a planned January 1995 visit to the Philippines and after churches had already been bombed in the Philippines in the preceding year)."³⁹ Four days later, a State Department cable to the American Embassy in Khartoum, Sudan referred to Khalifa as a "known financier of terrorist operations."⁴⁰

Sanabel Al-Kheer ("Seeds of Charity")

Within IIRO itself, a separate branch was established in Saudi Arabia in 1987 (which IIRO "owns or controls") to make investments designed to support IIRO's charitable operations. That branch is known as Sanabel Al-Kheer (a.k.a. Seeds of Charity, Sana-Bell Al-Kheer, Sanabel Al-Khayr, The Charity Bonds Project). The leadership of IIRO aimed to collect 100 million Saudi Riyals annually for 10 years, to create a total base capital investment for Sanabel Al-Kheer of 1 billion Saudi riyals (\$267 million). The goal was to generate sufficient profits to cover the costs of IIRO's international operations and make it a self-sufficient entity.⁴¹

The fiscal oversight of Sanabel and IIRO seems to have been the responsibility of the "number two man" in Jeddah, Ghazi Mahfooz Felemban, IIRO Assistant Secretary-General for Finance and Investment. Felemban is a well known economics professor at King Abdulaziz University and an investment specialist who has worked on key financial programs with the Saudi Arabian Monetary Agency (SAMA), the Islamic Development Bank, Al-Rajhi Investments and Banking Corporation, and the Saudi Cairo Bank.⁴²

According to Dr. Ahmad Muhammad Ali, Secretary General of MWL in a 1995 interview:

³⁸ Dugger, Celia W. "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say." *The New York Times*. January 21, 1999. Page 4.

³⁹ Sworn affidavit of FBI Special Agent Robert Walker. *United States of America v. Benevolence International Foundation, Inc.* April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

⁴⁰ Sworn affidavit of FBI Special Agent Robert Walker. *United States of America v. Benevolence International Foundation, Inc.* April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

⁴¹ "Islamic relief organization sets up income-bearing scheme." *Arab News*. March 8, 1992.

⁴² Siddiqi, Mazhar Hasan. "Personality Profile: A born volunteer and friend of the poor." *The Saudi Gazette*. August 18, 1996.

“[M]uch of [IIRO and Sanabel’s] funding has been made possible by financial assistance from the Saudi government including King Fahd Bin Abdul Aziz, Deputy Prime Minister and Commander of the National Guard Crown Prince Abdullah Bin Abdul Aziz and Chairman of the Board of Trustees of the Saudi Benevolent Society, [and] Second Deputy Prime Minister and Minister of Defense and Aviation Prince Sultan Bin Abdul Aziz.”⁴³

Between 1992 to 1998, IIRO and Sanabel Al-Kheer held numerous high profile fundraising events together in Saudi Arabia. As Dr. Ali correctly noted, many of the largest donations to the two charities came directly from the Saudi royal family:

- In July 1992, Sanabel Al-Kheer and IIRO sponsored a fundraising drive in Jeddah for the Muslims of Bosnia. The conference was inaugurated by Prince Saud ibn Abdul Mohsen, acting governor of Makkah, and acting chairman of Sanabel Al-Kheer. Over SR19 million was collected in one day. The largest single donors reportedly included Prince Saud ibn Abdul Mohsen and Bakr Bin Laden. Several months later, Sanabel Al-Kheer reported that it had transferred SR12 million collected on July 5 directly to IIRO to underwrite its “charitable operations” in the Balkans.⁴⁴
- In December 1993, IIRO held another yearly fundraising drive to help support embattled Bosnian Muslims. IIRO collected an additional SR15 million, which put the organization on a base capital level of nearly SR82 million. Prince Saud ibn Abdul Mohsen spoke again as an honorary trustee and noted “the continuous support and encouragement of the Custodian of the Two Holy Mosques King Fahd” in promoting IIRO operations.⁴⁵
- In February 1994, IIRO organized another annual Sanabel Al-Kheer fundraising convention in Riyadh. During the traditional opening speech, Prince Salman Bin Abdul Aziz, Governor of Riyadh, told of how he had personally solicited “donations from a number of benevolent Saudi people” for Sanabel and IIRO totalling SR6,979,462.⁴⁶ Over SR3.7 million was raised in the Saudi Cultural Festival Palace for IIRO/Sanabel. The royal function was attended by Shaykh Abdulaziz bin Baz (General Mufti of Saudi Arabia).⁴⁷ A few months later, IIRO officials stated that in the year 1994, the charity had raised more than SR90 million from wealthy benefactors in Saudi Arabia.
- On February 23, 1995, IIRO held its eighth annual charity festival in Riyadh in conjunction with Sanabel Al-Kheer. Donations totaling SR8 million (\$2.13 million) included: SR1 million from Prince Salman bin Abdel Aziz; SR2 million from the Al-Jomaih Co.; SR1 million from Prince Al-Waleed bin Talal bin Abdel Aziz; and, at least SR500,000 from Abdulrahman Al-Jeraisy on behalf of his company.
- On February 5, 1996, the IIRO and Sanabel Al-Kheer annual fundraising drive raised more than SR6 million at the Cultural Palace in Riyadh. Large donations included:

⁴³ “Prince Salman Opens Fundraising Campaign for IIRO.” Info-Prod Research (Middle East) Ltd. – Middle East News Items. February 28, 1995.

⁴⁴ “Islamic Intn’l Relief Organisation receives SR12m for Bosnia fund.” The Saudi Gazette. February 11, 1993.

⁴⁵ Bashir, Abdul Wahab. “IIRO raises SR15m in-funds.” Arab News. December 22, 1993.

⁴⁶ “Saudis back fund-raising for Bosnian Muslims.” The Saudi Gazette. February 26, 1994.

⁴⁷ Hassan, Javid. “Riyadh Governor Prince Salman donates SR1m to IIRO.” Arab News. February 23, 1994.

SR1 million from Prince Salman Bin Abdul Aziz; SR1 million from Prince Sattam Bin Abdul Aziz (deputy governor of Riyadh); SR1 million from Abdulaziz Al-Jomaih; and, SR10,000 from Shaykh Abdulaziz Bin Baz.⁴⁸

- In January 1997, Dr. Farid Qurashi organized the tenth annual fundraising drive of IIRO – Sanabel. IIRO collected over SR17 million. Qurashi was quoted as saying that IIRO had successfully raised a grand total of SR2.3 billion (about \$615 million) between 1986 and 1995. In addition to that, according to Qurashi, Sanabel Al-Kheer's global investments had returned SR425 million in profits by the start of 1997.⁴⁹
- In December 1998, at the 12th annual Sanabel al-Kheer/IIRO charity drive, IIRO netted over SR6 million, including: SR5 million from Prince Sultan bin Abdelaziz bin Saud (Second Deputy Premier and Saudi Defense Minister); SR1 million from Riyadh Governor Prince Salman; and, SR10,000 from Shaykh Abdulaziz bin Baz.⁵⁰

A Case Study: MWL - IIRO - Sanabel Al-Kheer Operations in the United States

On July 22, 1991, the U.S. branch of IIRO ("The International Relief Organization, IRO") was first officially established at 360 S. Washington St. in Falls Church, Virginia by Dr. Sulaiman bin Ali Al-Ali, wealthy businessman, member of IIRO's Executive Committee, and a member of the Shura (Consultative) Council of the Kingdom of Saudi Arabia.⁵¹ IIRO in America was established to fund "institutions, groups, and individuals whose projects, programs and situations fall in one of [IIRO's] service program areas... Institutions, groups and individuals submit proposals for assistance or cooperation. Proposals are reviewed to determine eligibility and validity. Once approved, [IIRO's] administration decides on the size and amount of help."⁵² Even inside the U.S., IIRO received significant funding from official Saudi sources: on January 18, 1996, Sulaiman bin Al-Ali reported to Arab journalists that Prince Bandar ibn Sultan, Saudi Ambassador in Washington, had donated SR500,000 worth of computer equipment directly to the IIRO office in Washington D.C.⁵³

According to the deposition of Dr. Al-Ali's former U.S. business partner Soliman Beheiri, Al-Ali came to the United States in the Summer of 1991 to establish IIRO. Beheiri stated that Al-Ali came to the United States with \$10 million dollars to invest through IIRO and Sana-Bell, with the goal of generating a sufficient return on investment to support IIRO's

⁴⁸ Awkasho, Rashad. "SR6m raised in three hours at Sanabel Al-Khair drive." *Saudi Gazette*. February 5, 1996.

⁴⁹ "IIRO bags SR17m in one night for Sanabel Al-Khair." *The Saudi Gazette*. January 23, 1997.

⁵⁰ Khan, M. Ghazanfar Ali. "SR6m collected at Sanabel Al-Khair." *Arab News*. December 24, 1998.

⁵¹ IIRO was originally organized as International Relief Organization in the U.S on July 22, 1991. On February 18, 1992, International Islamic Relief Organization was formed. The two organizations are one-and-the-same, and therefore will be referred to as IIRO herein. Virginia Secretary of State, Corporate Record, International Relief Organization and International Islamic Relief Organization. See also:

http://www.saudiembassy.net/gov_profile/shura00.html, November 6, 2002.

⁵² IRS 990 form for the "International Relief Organization" for Fiscal Year 1992.

⁵³ "Bandar donates computers." *Moneyclips*. January 19, 1996.

mission in the United States.⁵⁴ Beheiri further testified how, in November 1991, Sulaiman Al-Ali introduced Biheiri to Dr. Abdulrahim Saati, a university professor of economics in Jeddah. Al-Ali introduced Saati as a “welcoming from Saudi Arabia from the office of the International Islamic Relief Organization to visit his office here to find out how he’s progressing in establishing the organization here, and also assisting them in buying the building they have bought in Falls Church.”⁵⁵

Sana-Bell, Inc. (the U.S. branch of Sanabel Al-Kheer) was organized as a District of Columbia non-profit company on July 28, 1989.⁵⁶ In a civil lawsuit filed with the USDC for the District of Maryland, Sana-Bell described itself as an American non-profit corporation deserving of tax-exempt status and headquartered in Jeddah, Saudi Arabia.⁵⁷ The Board of Trustees for Sana-Bell, Inc., as listed on their Articles of Incorporation filed in Washington D.C., includes longtime Saudi MWL executives Dr. Abdulrahim Al Saati, Dr. Farid Yasin Qurashi and Ibrahim Afandi.⁵⁸

Dr. Sulaiman Al-Ali was himself later named as a member of Sana-Bell’s Investment Committee and claimed to be the sole corporate executive responsible for executing and managing Sana-Bell investments.⁵⁹ In April of 1998, the President of the “SanaBel Committee,” [sic] writing on the letterhead of the Office of the Secretary General of the Muslim World League wrote to Mirza to confirm that Alali “rejoin[ed]” the Sana-Bell Al Kheir Committee and that Al-Ali would be “responsible for Sanabel in U.S.A.”⁶⁰ In July 1998, Dr. Abdullah Al-Obaid, Secretary General of the Muslim World League and Chairman of IIRO, wrote to Mirza and indicated that Al-Ali was a “member of the Executive Committee” of Sanabell S.A. of IIRO, and that he assisted in the review of its investments. Al-Obaid noted that part of the proceeds of these investments were used to establish Sana-Bell, Inc in the U.S.⁶¹ According to the deposition of Soliman Biheiri, “money transferred from Sana-Bell account to [Sulaiman Al-Ali’s] office here was big, and I have a record of that. That can come close to over \$1 million.”⁶²

⁵⁴ Deposition of Soliman Beheiri, *Sana-Bell, Inc v. BMI Real Estate Development*, October 27, 1999, Beta Reporting, pp. 75-76, 110-111.

⁵⁵ Deposition of Soliman S. Biheiri. *The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al.* United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). Filed October 27, 1999. Pages 91-96; 105.

⁵⁶ District of Columbia Department of Consumer Affairs and Regulatory Affairs, Corporate Record, Sana-Bell, Inc., 7/28/1989. See also, *The Sana-Bell, Inc. v. BMI Real Estate Development*, Complaint filed by Plaintiff Sana-Bell, Inc., December 23, 1998.

⁵⁷ *The Sana-Bell, Inc. v. BMI Real Estate Development*, Complaint filed by Plaintiff Sana-Bell, Inc., December 23, 1998.

⁵⁸ Washington D.C. Secretary of State Corporate Record, Sana-Bell, Inc.

⁵⁹ “Defendant’s Opposition to Plaintiff’s Motion for Summary Judgment.” *The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al.* United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). January 21, 2000. Pages 5 and 10.

⁶⁰ Exhibit M to *The Sana-Bell, Inc. v. BMI Real Estate Development*, Defendant’s Opposition to Plaintiff’s Motion for Summary Judgment., p.10, January 21, 2000.

⁶¹ Exhibits A-1 & A-2 to *The Sana-Bell, Inc. v. BMI Real Estate Development*, Defendant’s Opposition to Plaintiff’s Motion for Summary Judgment., p.10, January 21, 2000.

⁶² Deposition of Soliman S. Biheiri. *The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al.* United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). Filed October 27, 1999. Pages 242-243.

IIRO's form 1023 discloses that Sulaiman Al-Ali had strong relationships with other Islamic relief organizations, specifically, the Kuwaiti based Lajnat al-Dawa.⁶³ On January 9, 2003, the Office of Foreign Assets Control of the United States Department of Treasury listed the Kuwaiti Lajnat al-Dawa as a specially designated global terrorist (SDGT), and blocked all of its assets pursuant to the International Emergency Economic Powers Act. Lajnat al-Dawa was a critical component of the Al-Qaeda network, delivering both financial and operational support. Indeed, during a videotaped interview from the late 1980's, Al-Qaeda founder Abdullah Azzam mentioned two relief organizations that supported the Arab Mujahideen in Afghanistan. One of those organizations was the Kuwaiti Lajnat al-Dawa. Recently captured 9/11 mastermind Khalid Sheikh Mohammad and his older brother Zahed headed the Lajnat al-Dawa operations in Peshawar, Pakistan.⁶⁴

A search of the Person Locator (P-SRCH) database on Lexis-Nexis indicates that Sulaiman A. Al-Ali's former name is Sulaiman Kabbara. He has two brothers residing in the Northern Virginia area: Bachir and Amal Kabbara.⁶⁵ On September 30, 1993, on behalf of himself, Amal, and Sulaiman, Bachir Kabbara incorporated "3 Brothers Of Virginia Paging Inc." using the same business address as IIRO: 360 S. Washington St. in Falls Church, Virginia.⁶⁶ On November 1, 1993, Bachir Kabbara also incorporated "NAMA, Inc." using the 360 S. Washington St. address.⁶⁷

Al-Ali's brother Bachir Kabbara had formerly served as the Imam of the radical Islamic Center of Tucson, Arizona from 1990 to 1992.⁶⁸ One of Bachir Kabbara's predecessors as leader of the Tucson center was none other than MWL official and senior Bin Laden advisor Wael Jalaidan himself.⁶⁹ Between 1985 and 1993 (including times at which Kabbara was in charge), the Islamic Center of Tucson served as the de-facto headquarters of Al-Qaida in the United States. The mosque was integral in disseminating *Al-Jihad*, the Arabic-language publication of the Peshawar, Pakistan-based "Mujahideen Services Office." As a result, the Islamic Center spawned the Al-Kifah Refugee Center, the Arab-Afghan jihad fundraising outlet tied to the 1993 World Trade Center bombing. While he lived in Arizona, Wadih el-Hage, Usama Bin Laden's former personal secretary, was a regular attendee at the Tucson mosque at this time.⁷⁰ Phoenix Memo author FBI Agent Kenneth Williams believes that "El-Hage established a Usama Bin Ladin support network in Arizona while he was living there and that this network is still in place."⁷¹ El-Hage has admitted in sworn federal grand jury testimony to overhearing, at meetings at Kabbara's mosque, conversations between other worshippers that particular dissident Muslim leaders "should be killed" as "infidels."⁷²

⁶³ IIRO Form 1023 filed with the IRS, September 13, 1991.

⁶⁴ McDermott, Terry, *The Plots and Designs of Al-Qaeda's Engineer*. Los Angeles Times. December 22, 2002.

⁶⁵ AutotrackXP report on "Sulaiman A. Al-Ali." November 12, 2002.

⁶⁶ Virginia Fictitious Business Names Database entry for "3 Brothers Of Virginia Paging Inc." Filing date September 30, 1993.

⁶⁷ Virginia Secretary of State Corporate Record for "NAMA, Inc." Filing date November 1, 1993.

⁶⁸ State of Arizona Annual Report for "Islamic Center, Tucson." Filed June 5, 1991.

⁶⁹ State of Arizona Annual Reports for "Islamic Center, Tucson." Filed May 21, 1984 and February 12, 1985.

⁷⁰ *United States of America v. Usama bin Laden et al.* February 15, 2001. Page 789.

⁷¹ "The FBI's Handling of the Phoenix Electronic Communication and Investigation of Zacarias Moussaoui Prior to September 11, 2001." Eleanor Hill, Staff Director, Joint Congressional Inquiry Staff. September 24, 2002. Page 4.

⁷² *United States of America v. Usama bin Laden et al.* February 15, 2001. Page 790.

According to the IRS 990 forms between 1992 and 1998, using supposedly charitable funds in IIRO and Sana-Bell accounts, Sulaiman Al-Ali made the following disbursements to other Muslim organizations suspected of connections to terrorism:

- \$4,212,318 destined for IIRO operations in Bosnia and Somalia – 1992 & 1996. Paradoxically, rather than being distributed directly to the relief zones, this money was apparently re-routed back through the IIRO central offices in Jeddah, Saudi Arabia.⁷³
- \$36,322 to the Horn of Africa Relief Agency (HARA) – 1992. HARA was used as a front to provide support to various Al-Qaida affiliates, including the Eritrean Islamic Jihad Movement (EIJM).⁷⁴ At the time IIRO made its \$36,322 donation, HARA donor forms distributed in the U.S., titled “Eritrean Islamic Jihad Movement,” advertised: “This pledge will support an orphan or the training of a Mujahid [“holy warrior”] or his family while he is in Jihad.” Three payment options were listed: a \$3,000 suggested yearly donation to help train a “Mujahid,” \$700 to “take care of a Mujahid’s family,” and \$420 to support an orphan.⁷⁵
- \$23,780 to the Holy Land Foundation (HLF) – 1996 & 1997. On December 4, 2001, the Office of Foreign Asset Control (OFAC) of the United States Department of Treasury designated the Holy Land Foundation (HLF) as a specially designated terrorist (SDT), as a specially designated global terrorist (SDGT), and blocked all of its assets pursuant to the International Emergency Economic Powers Act, 50 U.S.C. § 1701 et seq. (IEEPA), and Executive Orders 13224 and 12947.⁷⁶ According to Judge Gladys Kessler, who upheld the OFAC ruling against HLF, “the administrative record contains ample evidence that (1) HLF has had financial connections to Hamas since its creation in 1989; (2) HLF leaders have been actively involved in various meetings with Hamas leaders; (3) HLF funds Hamas-controlled charitable organizations; (4) HLF provides financial support to the orphans and families of Hamas martyrs and prisoners; (5) HLF’s Jerusalem office acted on behalf of Hamas; and (6) FBI informants reliably reported that HLF funds Hamas.”⁷⁷
- \$10,000 to the Islamic African Relief Agency (IARA) – 1992. IARA is a Sudanese based Islamic charity group, headquartered in Khartoum with U.S. branch offices in Columbia, Missouri; Baltimore, Maryland; Norman, Oklahoma; Orlando, Florida; and elsewhere.⁷⁸ In December 1999, two federal grants totaling \$4.2 million dollars from the U.S. Agency for International Development (USAID) to IARA were cut off when the U.S. State Department determined that they were not in America’s “national

⁷³ <http://www.aidandtrade.com/iat/newyork/current/2001exhibitors-view.asp?cp=226>. November 6, 2002.

⁷⁴ U.S. v. Osama bin Laden, et al. United States District Court for the Southern District of New York. 116 F. Supp. 2d 489; 2000 U.S. Dist. LEXIS 14507. October 5, 2000, Decided. October 5, 2000, Filed. Testimony from Government Witness CS-1 (Jamal Mohamad Ahmed Al-Fadl), February 6, 2001; Pages 327-328.

⁷⁵ “Eritrean Islamic Jihad Movement.” Donor pamphlet printed by HARA. P.O. Box 741940, Los Angeles, CA. 90004-8940. Found amongst material taken from the Al-Kifah Refugee Center in Brooklyn, NY.

⁷⁶ “Memorandum Opinion.” Holy Land Foundation for Relief and Development v. John Ashcroft et al. United States District Court for the District of Columbia. Civil Action No. 02-442 (GK). Filed August 8, 2002. Page 1.

⁷⁷ “Memorandum Opinion.” Holy Land Foundation for Relief and Development v. John Ashcroft et al. United States District Court for the District of Columbia. Civil Action No. 02-442 (GK). Filed August 8, 2002. Page 19.

⁷⁸ Islamic African Relief Agency, IRS 1023 Form.

security interests.”⁷⁹ Orlando, Florida resident Ziyad Khaleel was detained by Jordanian authorities on December 29, 1999, on charges of being a “procurement agent” for Usama Bin Laden.⁸⁰ Khaleel, who was one of only eight U.S. regional IARA fundraising directors and the former IARA website administrator, is also responsible for the maintenance of a variety of radical Islamic Internet sites, including the official Hamas homepage (<http://www.palestine-info.net>).⁸¹

- \$17,500 to Taibah International Aid Association – 1995 & 1996. Taibah, with offices located in IIRO’s building at 360 S. Washington, claimed to the IRS that it was “a missionary in the United States to promote the Muslim faith” and to aid needy Muslims around the world.⁸² However, Taibah International has been under investigation in Bosnia since shortly after September 11, 2001, when the Interior Ministry claimed to have averted a terror attack involving a computer consultant and suspected Al-Qaida member working for Taibah.⁸³ The Bosnian report further found evidence of “fictitious declarations of affiliation and employment” and of visas for entry into Bosnia for suspected militants. It concluded that “large cash sums were withdrawn by [Taibah] management... which were never accounted for,” indicating “a wide scope for possible illegal spending.”⁸⁴

In addition to mere charitable donations, Sulaiman Al-Ali also made several major financial investments in the United States on behalf of IIRO and Sana-Bell, Inc. In December 1992, Dr. Al-Ali transferred over \$2.1 million in Sana-Bell charitable assets to investment projects controlled by BMI, Inc. (a.k.a. Bait ul-Mal), a company founded in Secaucus, New Jersey by Soliman Beheiri.⁸⁵ According to a sworn statement filed by FBI Special Agent Robert Wright, BMI “had receive financing from [Yassin Kadi] and United States designated HAMAS terrorist [Musa abu Marzook].”⁸⁶ In October 2001, the U.S. Treasury Department froze the assets of Yassin Kadi and listed him as a Specially Designated Global Terrorist, citing his financial support for Al-Qaeda through a “relief” organization called Muwafaq, or Blessed Relief. Agent Wright had initially investigated BMI as part of an ongoing Hamas fundraising investigation in the United States. According to an Affidavit filed by Wright, Yassin Kadi put up \$820,000 for a real estate deal structured to funnel proceeds to Hamas operative Mohammed Salah.⁸⁷

⁷⁹ Miller, Judith. “Some Charities Suspected of Terrorist Role.” The New York Times. February 19, 2000.

⁸⁰ Lorch, Donatella and Daniel Klaidman. “The Plot Thickens.” Newsweek. February 7, 2000.

⁸¹ Internic domain records. (<http://www.networksolutions.com/cgi-bin/whois/whois/>)

⁸² Simpson, Glenn R. “Report Links Charity To an al Qaeda Front.” The Wall Street Journal. September 20, 2002. See also: IRS Form 990 for IIRO, 1995.

⁸³ Simpson, Glenn R. “Report Links Charity To an al Qaeda Front.” The Wall Street Journal. September 20, 2002.

⁸⁴ Simpson, Glenn R. “Report Links Charity To an al Qaeda Front.” The Wall Street Journal. September 20, 2002.

⁸⁵ The Sana-Bell, Inc. v. BMI Real Estate Development, Plaintiff’s Proposed Findings of Fact and Conclusions of Law., p.1, February 24, 2002. Defendants’ Proposed Findings of Fact and Conclusions of Law. The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al. United States District Court for the District of Maryland (Southern Division). February 24, 2000. Page 9. See also: Limited Partnership Withdrawal Agreement; BMI Leasing Limited Partnership and Sana-Bell Inc. Dated January 1, 1996. Document submitted as an exhibit attached to “Memorandum in Support of Plaintiff’s Motion for Summary Judgment.” The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al. United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). Filed December 15, 1999. See also: Secretary of State, State of New Jersey, BUM, Inc, March 19, 1986.

⁸⁶ Sworn Statement, FBI Special Agent Robert G. Wright, Jr. Chicago, Illinois. March 21, 2000.

⁸⁷ AFFIDAVIT of FBI Agent Robert Wright, filed in connection with U.S. v. One 1997 E35 Ford Van, et al, United State District Court for the Northern District of Illinois, Eastern Division, June 9, 1998, p 17.

Moreover, “a note specifying that \$820,000 was due and payable on December 31, 1993, [provided] that, ‘All payments are to be made to Kadi International Corp., c/o BMI, Inc., One Harmon Plaza, Secaucus, New Jersey.’”⁸⁸

The \$2.1 million invested by Sana-Bell in BMI ultimately became the subject of a civil lawsuit after the money disappeared entirely (it remains unaccounted for to this day). During the suit, Soliman Beheiri purportedly confessed that he had mishandled Sana-Bell’s investments and was willing to “go to jail” to put this all behind him.⁸⁹ Beheiri eventually defaulted in the suit and fled the country when faced with producing a financial accounting.⁹⁰ According to Agent Robert Wright’s sworn statement, an accountant at BMI later called another FBI agent to discuss his concerns that “funds the accountant was transferring overseas on behalf of [BMI] may have been used to finance the embassy bombings in Africa.”⁹¹

Through IIRO and Sana-Bell, Dr. Sulaiman Al-Ali also invested vast sums into other parallel fraudulent investment schemes tied to suspected terrorist financing. One of these was known as the Global Chemical Corporation (a.k.a. Amana Industrial and Trading), a defunct Illinois for-profit entity in Chicago, Illinois.⁹² According to FBI Special Agent Valerie Donahue, since November 1993, IIRO disbursed approximately \$1,225,975 to Global Chemical and Amana.⁹³ IIRO 990 records from 1995 quoted Al-Ali’s total investment in Amana/Global Chemical at closer to \$2,189,434. According to one Global Chemical administrator, Al-Ali was able to marshal these funds because “he’s originally from Saudi Arabia, and he knew a lot of businessmen overseas in the Gulf area, and he... was the potential person to generate that money from different businessmen. And we looked... up to him to really generate that funding for this big project... and he stepped up to the plate and he said, yeah, I know a lot of people that I can generate that money.”⁹⁴

In a ten-count federal grand jury indictment returned in October 1996, Global Chemical President Mohammed Mabrook was charged with fraudulently obtaining at least \$1,000,000 from various investors.⁹⁵ As part of this scheme, Mabrook allegedly “created fictitious documents purporting to reflect customer orders for hundreds of thousands of dollars’ worth of Global Chemical products... then solicited investors to provide funds to pay for the manufacture

⁸⁸ AFFIDAVIT of FBI Agent Robert Wright, filed in connection with U.S. v. One 1997 E35 Ford Van, et al, United State District Court for the Northern District of Illinois, Eastern Division, June 9, 1998, p 17.

⁸⁹ Gross, Richard A. (counsel for the plaintiff). “Plaintiff’s Proposed Findings of Fact and Conclusions of Law.” The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al. United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). Filed February 24, 2000. Page 4.

⁹⁰ Confidential source interview with Robert Krebs, November 4, 2002.

⁹¹ March 21, 2000, Sworn Statement of Special Agent Robert Wright obtained through the Freedom of Information Act.

⁹² Sworn Affidavit of FBI Special Agent Valerie Donahue. Cook County, Illinois. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 1. See also: Bank records of Global Chemical seized in 1997 FBI raids of Global Chemical.

⁹³ Sworn Affidavit of FBI Special Agent Valerie Donahue. Cook County, Illinois. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 2.

⁹⁴ Direct Examination of Khaled Y. Falah. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 593.

⁹⁵ Special October 1996 Grand Jury Indictment. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 2.

of products needed to fill these non-existent purchase orders.”⁹⁶ FBI Special Agent Valerie Donahue agreed that “the pattern of Global’s receipt and disbursement of funds is consistent with the operation of an investment fraud scheme...”⁹⁷ Mabrook drew up fraudulent purchase orders with non-existent clients as documentation for supposed investments.

On January 9, 1997, Global Chemical’s Chicago headquarters was raided by FBI Agents as part of a money laundering and fraud investigation. The organizations named in the Search Warrant included NAMA Inc., the corporate entity founded by Al-Ali’s brother and business partner Bachir Kabbara at 360 S. Washington St. in Falls Church.⁹⁸ Days later, IIRO’s Northern Virginia offices run by Sulaiman Al-Ali were raided by FBI Agents as part of the same terrorism, money laundering and fraud investigation. The individuals and organizations named in the Search Warrant included Global Chemical Corp, Nama Inc., Taibah International Aid Association, Sulaiman Al-Ali, and Bachir Kabarra.⁹⁹ In an Online Chat session posted on March 22, 2002, Mohammed Omeish wrote:

“I used to work with International Islamic Relief Organization [in the U.S.]. This organization ended its work about three years ago. The reason was ...a decision of the administrative council at that time...The investigation to which IIRO was subject was for its being an investor in a commercial organization in Chicago which was raided by the authorities for a background of supporting terrorism, and IIRO was a chief investor. What touched the company touched the organization.”¹⁰⁰

Soon thereafter, in August 1998, according to the deposition of BMI President Soliman Beheiri, Al-Ali suddenly decided to abandon his properties in Northern Virginia and San Diego and promptly returned to Saudi Arabia after almost seven years of residence in the U.S.¹⁰¹ At this time, Beheiri received instructions from MWL and IIRO superiors in Saudi Arabia who, abruptly and for the first time, told him to “cancel the validity of [Al-Ali’s] signature in regard to all of our accounts with your firm.” Soon afterwards, MWL officials discounted all responsibility for the highly questionable investment decisions made by Sulaiman Al-Ali, apparently at their behest. Meanwhile, millions of dollars’ worth of MWL/IIRO/Sanabel donations designated for humanitarian causes disappeared with no apparent explanation.

SUCCESS FOUNDATION

Within the United States, the IIRO also works through another related organization, the Success Foundation. IIRO and Success Foundation are in reality one and the same. Created shortly before the U.S. Embassy bombings in East Africa in 1998, the Success Foundation was a

⁹⁶ Special October 1996 Grand Jury Indictment. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 2.

⁹⁷ Sworn Affidavit of FBI Special Agent Valerie Donahue. Cook County, Illinois. United States of America v. Mohammed Mabrook. United States District Court Northern District of Illinois, Eastern Division. Case #: 98 CR 271. Page 16.

⁹⁸ Attachment B In the Matter of the Search of 5234 So. Kolmar, Chicago IL, January 9, 1997.

⁹⁹ Attachment B In the Matter of the Search of: 360 S. Washington, 3rd Floor, Falls Church VA, USDC Eastern District of Virginia, Filed January 30, 1997.

¹⁰⁰ Islam Online chat session with Mohammad Omeish, March 22, 2002.

¹⁰¹ Deposition of Soliman S. Biheiri. The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al. United States District Court for the District of Maryland (Southern Division). Case No. 98-CV-4177 (PJM). Filed October 27, 1999. Page 66.

recipient of \$15,000 from IIRO (according to IIRO's Tax Form 990 filed with the IRS in 1998) that was earmarked for "educational expenses." Line item 80 in Success Foundation's Tax Form 990 for 2000 filed with the IRS lists the "International [Islamic] Relief Organization" as an organization to which it is related, though this information is lacking in IIRO's parallel form.

In its corporate record registered with the Virginia Secretary of State, IIRO lists its office as:

P.O. BOX 8125
Falls Church, VA 22041

On the Success Foundation's Income Tax Form 2758 for calendar year 1999, used for an application to extend time to file information with the IRS, the organization lists the exact same address. Furthermore, IIRO lists its phone number on its 1999 Income Tax Form 990 as (703) 820-7199. Success Foundation lists the same number on its 1999 Income Tax Form 990, despite bearing a different address.

The leadership is closely shared between the IIRO and Success Foundation. In 1992, IIRO on its Income Tax Form 990 listed Khaled Nouri as its Treasurer. In 1999 and 2000, IIRO on its Income Tax Form 990 listed Mohamed Omeish as its President and Secretary. In 1999, Success Foundation listed on its Income Tax Form 990 that Mohamed Omeish was its Director and President and also listed Khaled Nouri as another Director. Success Foundation listed in both its 1999 and 2000 Tax Form 990 Mohamed Omeish as its President, Abdurahman Alamoudi (who has served as a long time official of the American Muslim Council) as its Secretary, and Khaled Nouri as its Treasurer. Alamoudi's signature appears on Success Foundation's Income Tax Form 2758 requesting an extension of time to file the organization's income tax return. Alamoudi's position is listed as Chairman.

BENEVOLENCE INTERNATIONAL FOUNDATION (BIF)

Lajnat Al-Birr Al-Islamiyya, the precursor to BIF, was established in 1987 in Pakistan and Saudi Arabia by Shaykh Adel Batterjee, a powerful and religious Saudi business magnate in Jeddah. It was founded as an "affiliate" branch of the World Assembly for Muslim Youth (WAMY), an organization heavily funded by the Saudi government, whose office in Washington D.C. was once headed by Abdullah Bin Laden.¹⁰² WAMY sponsors various "humanitarian" causes, including Muslim religious youth camps around the world. The following is an excerpt from an officially sanctioned song to be performed by campers, as printed in an English-language WAMY training manual obtained in London:

"Youth of [Islam] are the guided youth. Come! Come to a final decision: The Prophet has called out and so has the Qur'an. So blessed is the servant who responds when he is called... Bring back the glory to it's lions, And restore the zeal to its soldiers. Flatten evil in its cradle, And unsheath the swords... Hail! Hail! O sacrificing soldiers! To us!

¹⁰² Basaddiq, Omar. "Islamic Charity Committee moves to new premises." *Arab News*. May 21, 1994. See also: IRS 990 forms for the "World Assembly of Muslim Youth" submitted for Fiscal Years 1993 through 1999.

To us! So we may defend the flag. On this Day of Jihad, are you miserly with your blood?!”¹⁰³

From its inception, Benevolence International Foundation (BIF) served as a means for pious, wealthy Muslims to secretly contribute to the jihad in Afghanistan. The Jeddah-based charitable group went to great lengths to protect the reputation of its prestigious donors. In 1993, Shaykh Batterjee publicly stepped down as head of BIF in exchange for a more behind-the-scenes role. Several years afterwards, the individual who took over Benevolence from Batterji, Enaam Arnaout (a.k.a. Abu Mahmoud Al-Hamawi), instructed his staff to disavow any knowledge of the “founders”: “[t]ell him that all we know about them is that they are Saudi Business men and that they left the organization in May 93. Donot[sic] disclose any other information.”¹⁰⁴

Nevertheless, in approximately 1993, when the manager of BIF’s main office in the Sudan traveled to Saudi Arabia to meet with local donors, he was arrested and held for several weeks by Saudi authorities while being subjected to repeated interrogation by Saudi intelligence regarding the now apparent relationship between BIF and Usama Bin Laden. According to Jamal Ahmed Al-Fadl, Al-Qaida Treasurer Madani Al-Tayyib worried that the arrest could only mean that the Saudi regime had uncovered documents and records linking BIF directly to Usama Bin Laden. When the Sudanese administrator was finally freed and able to return to Khartoum, Bin Laden hastily convened a meeting to determine whether he had divulged any sensitive information regarding Al-Qaida’s relationship with BIF. Yet, in the end, Bin Laden worried needlessly; though the Saudis had indeed uncovered evidence of a BIF-Al-Qaida connection, no apparent steps were taken to close this source of funding or support. Several months later, Al-Tayyib indicated to Al-Fadl that “the problem had been fixed” and no more was spoken of the incident.¹⁰⁵

But by then, it was hardly a secret that BIF was involved in more than just charitable activities. The entity openly advertised itself in its Arabic-language fundraising appeals as a “trustworthy hand for the support of [both] the mujahideen and refugees” in Bosnia.¹⁰⁶ Similarly, documents taken from BIF’s U.S.-based offices in December 2001 included handwritten Arabic notations explaining that its headquarters in Croatia was established “for relief operations and support of jihad in Bosnia-Herzegovina... Contribute with your mujahideen brothers to repel the Crusader-Zionist attack on Muslim lands.”¹⁰⁷ Another handwritten note

¹⁰³ “Islamic Camps Objectives, Program Outlines, Preparatory Steps.” World Assembly of Muslim Youth (WAMY); Riyadh, Saudi Arabia. Prepared by the Camps & Conference Unit of the World Assembly of Muslim Youth 1987. Translated (with additions) by Abu-Bakr M. Asmal 1990. Obtained at the WAMY Western Europe Office; 46 Goodge Street; London, UK.

¹⁰⁴ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Pages 28-29.

¹⁰⁵ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 26.

¹⁰⁶ Institute for Study and Documentation. “The Balkan War.” Video produced by the Committee for Islamic Benevolence, Saudi Arabia (*Lajnat al-Birr al-Islamiyya*).

¹⁰⁷ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414. Page 29.

found in Illinois by investigators revealed BIF's supreme "unwritten law": "no matter how poor/sick – first priority is for mujahideen."¹⁰⁸

The raid of BIF's Illinois office also turned up a number of other documents directly related to the war in Bosnia: a receipt dated July 21, 1994, from the "Black Swans" Bosnian Muslim commando brigade for 300 blankets and 200 pairs of boots obtained from BIF; a receipt from the BiH army dated June 3, 1994, for 2,000 uniforms, 2,000 pairs of shoes, and ten "mass communication stations" donated by BIF to "this military unit"; a request dated December 31, 1994, from the Bosnian military for a combat ambulance (later delivered as promised in January 1995); and, a memorandum to BIF director Enaam Arnaout dated November 17, 1995 describing the recent contribution of 200 tents to the Muslim army.¹⁰⁹ In an interview conducted in 1992, BIF founder Adel Batterjee denied that his brainchild was actively encouraging its employees to aid or join the militant *mujahideen* operating in the Balkans; however, he also nonetheless added, "if a relief worker decides that he wants to join the fighting forces, we would not stop him."¹¹⁰

As Al-Qaida leaders working for other fraudulent charities in the Caucasus had discovered, the BIF leadership agreed that "the best way" to transfer supplies into Chechnya was through Azerbaijan. Consequently in late 1995, Gul Mohamed, an aide to the militant Afghan fundamentalist warlord Gulbuddin Hekmatyar, established a BIF branch office in Baku to "serve as a conduit of relief supplies."¹¹¹ At the end of the supply chain in the Chechen capital Grozny, Al-Qaida lieutenant Saif ul-Islam al-Masri (a.k.a. "Abu Islam al-Masri") served as BIF's local charge d'affaires. Saif ul-Islam was a member of Al-Qaida's military committee and had graduated from an expert training course in explosives conducted by the Iranian-backed Hezbollah terrorist group in Southern Lebanon. Saif also claims to have trained Somali Muslim militiamen to shoot down U.S. helicopters during the United Nations humanitarian mission in the Horn of Africa in the early 1990s. Saif's passport photograph was similarly recovered during a search in 1997 of Kenyan residences suspected of belonging to a local Al-Qaida cell.¹¹² At the time, he was in direct contact via telephone from Baku with the Kenyan terror cell led by Wadih El-Hage, a U.S. citizen working as personal secretary to Usama Bin Laden. As part of his command duties, El-Hage was tasked with relaying messages between Saif ul-Islam in the Caucasus and the military committee of Al-Qaida in Afghanistan, primarily Muhammed Atef (Abu Hafs Al-Masri) and Bin Laden himself.¹¹³

¹⁰⁸ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 57.

¹⁰⁹ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Pages 67-69.

¹¹⁰ Hedges, Chris. "Muslims from afar joining 'Holy War' in Bosnia." The New York Times. December 5, 1992.

¹¹¹ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 82.

¹¹² "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 27.

¹¹³ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Pages 77-78.

According to notes taken by influential BIF fundraiser Uwaymir Anjum, Saif ul-Islam “came [to Chechnya] through” Shaykh Fathi Mohamed, BIF’s initial contact in the region.¹¹⁴ In his notes, Anjum indicated that Fathi had trained and organized in Afghanistan for a decade during the 1980s before moving to the Vedeno district in Chechnya in 1992. Starting as part of the Muslim Brotherhood, Fathi broke off to take “more broad and daring approaches... Fathi started receiving Mujahideen, especially Arabs, from other Muslim countries.”¹¹⁵ Anjum continued, “One of Sh. Fathi’s legacies, probably the leader of the group after him, is Arabi, a Chechen student of Sheikh Fathi. He commands a group of about 600 mujahideen situated in the capital to keep a watch on the president to ensure that the president does not blatantly violate Islamic principles.”¹¹⁶ Hundreds of thousands of charitable dollars that BIF was raising under the guise of aiding helpless Chechen refugees was actually going to furnish militant Muslim holy warriors loyal to Shaykh Fathi Mohamed, the Saudi Arab-Afghan Ibn ul-Khattab, and the Chechen Islamist warlord Shamil Basayev (among others) with mine-proof boots, uniforms, medical equipment, and spending cash for travel and weapons.¹¹⁷

Inside the United States, in Illinois, BIF was led by, among others, Al-Qaida senior lieutenants Enaam Arnaout and Mohamed Loay Bayazid (a.k.a. Abu Rida Al-Suri). Bayazid is reputed to be one of Bin Laden’s earliest confidantes from the days of the Soviet-Afghan war, and has even attempted to arrange for the purchase of radiological weapons by Al-Qaida. Yet, the militant known as “Abu Rida the Syrian” was also very familiar with the United States, where he had lived -- in Tucson, Arizona; Kansas City, Missouri; and Chicago, Illinois. Minutes of a BIF meeting held in Chicago on September 15, 1994, state: “Mr. Loay Baizid, president BIF presided the meeting which was started at 9:00 a.m. and lasted until 10:30 a.m.” A 1994 unsigned “Memorandum of Action” for BIF’s Board of Directors confirms that Bayazid was appointed to this position in order “to fill the vacancy created by the resignation of Mr. Jamal Nyrabeh.” Finally, a check register belonging to Enaam Arnaout shows an outlay of \$4,742 to Bayazid from an account containing a total of only \$10,000.¹¹⁸

Others who worked at the Illinois office with Arnaout and Bayazid could not help but notice the inconsistencies in their supposedly humanitarian work. In a handwritten note recovered by the FBI, a BIF employee wrote unhappily: “That is our mission – Lying to the people.”¹¹⁹ However, some of BIF’s other staff members openly embraced the jihadi philosophy

¹¹⁴ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 77.

¹¹⁵ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 76.

¹¹⁶ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 77.

¹¹⁷ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 75.

¹¹⁸ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 50.

¹¹⁹ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 57.

espoused by Al-Qaida. Suleman Ahmer, BIF's former operations manager in the United States, was an unabashed supporter of cooperation with radical Islamic movements around the world. In an October 1997 letter to Arnaout, Ahmer expressed surprise that the organization would even claim to sponsor relief activities: "we have never worked in the countries which are affected by natural disasters and... we may never work in this area. But somehow in so many of our publications we have that BIF works in areas affected by wars and natural disasters. I wonder where it came from and so on."¹²⁰ Ahmer managed to convince Arnaout and the other BIF administrators to create two mission statements, one detailing supposed relief work for public consumption and one an internal document emphasizing "making Islam supreme" for the benefit of the fundamentalist board members—"It was decided that Suleman would present a draft for both."¹²¹ Meanwhile, only a year earlier, Ahmer glamorized the struggle of the Arab mujahideen fighting in Bosnia to a Muslim youth camp held in South Florida:

"...the Bosnians were well away from Islam... They couldn't even say the word 'jihad.' They used to call 'mujahedin,' 'muhajedin.' It took them many months to learn the right word."¹²²

But, Ahmer insisted that the effort was not made in vain; after witnessing the fearlessness of the foreign mujahideen battalion loyal to Al-Qaida, the Bosnians responded, "if this really, if this is what Islam teaches you, we are fools if we don't practice Islam."¹²³

In the New York area, BIF was represented by a senior Bosnian diplomat and "Minister Counsellor" at the Bosnian Mission to United Nations in Manhattan: Saffet Abid Catovic. Since 1993, Catovic has been a prominent charitable fundraiser for the Balkans and an outspoken voice at the UN mission on Islamic religious and political issues.¹²⁴ He has had a close relationship with the Kingdom of Saudi Arabia and, in interviews in 1994, he publicly thanked the Saudis for their generous financial assistance to Bosnian religious projects.¹²⁵ However, he has since noted: "there was no way to do wire transfers into Bosnia; it had to be physically carried—the funds had to be physically carried in to give the people, uh, financial help... it's not unusual."¹²⁶

Given his fundamentalist activism in the northeastern United States, it is clear that Catovic was also using his position to advocate "holy struggle" against the opponents of radical Islam, including inside the United States. Testifying in Immigration court, Catovic denied

¹²⁰ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 53.

¹²¹ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 54.

¹²² "Jihad, The Misunderstood Word." Lecture given by Suleman Ahmer at the World Assembly of Muslim Youth (WAMY) Okeechobee Summer Da'wah Camp. July 26, 1996. Videotape obtained from the Meccacentric Da'wah Group.

¹²³ "Jihad, The Misunderstood Word." Lecture given by Suleman Ahmer at the World Assembly of Muslim Youth (WAMY) Okeechobee Summer Da'wah Camp. July 26, 1996. Videotape obtained from the Meccacentric Da'wah Group.

¹²⁴ Mehdi, Anisa. "CATCH THE SPIRIT: PROGRAM #93-23 (BOSNIA)." 1.5 hour VHS videocassette produced by the United Methodist Church featuring Saffet Abid Catovic, Rev. Samuel B. Phillips, Stephen W. Walker, and Kathleen M. Pratt. UMC; ©1993.

¹²⁵ Shaikh, Habib. "U.N. subject to whims of 'Big Five': Catovic." Arab News. July 17, 1994.

¹²⁶ Individual Hearing of Mazen Al-Najjar and Fedaa Al-Najjar. United States Immigration Court; Orlando, Florida. Judge Dan Dowell presiding. October 8, 1996. Page 858.

supporting the blind Shaykh Omar Abdel Rahman (head of the Egyptian Al-Gama'at Al-Islamiyya terror organization) but nonetheless added, "I admire his recitation of the Koran... [h]e's a blind man who recites Koran very beautifully."¹²⁷ During his testimony, Catovic also admitted to having met Ramadan Abdullah Shallah, the current General Secretary of the Palestinian Islamic Jihad (PIJ), "once or twice" at terrorist fundraising conferences held in the United States by the Tampa-based Islamic Committee for Palestine (ICP).¹²⁸

New York police who arrested El Sayyid Nosair, the assassin of militant Jewish leader Meir Kahane and co-conspirator in the February 1993 World Trade Center bombing, found Saffet Catovic's business card from the New York City Health and Hospitals Corporation amongst Nosair's personal effects. In a videotaped theological lecture published by an Islamic media outlet in New Jersey, Catovic introduced Siddig Ali (also later convicted of a central role in a fundamentalist conspiracy to bomb New York landmarks in 1993) to speak on the subject of "Jihad: The Forgotten Duty." Catovic offered heartfelt praise of Siddig, and told his camera audience that they should feel "honored to have our dear brother from Sudan, a land which is participating in the Jihad in the struggle itself, and by the mercy of Allah, has almost succeeded in gaining that victory totally and completely." Siddig Ali ordered to his followers amongst viewers:

"If the Da'wa [Islamic Call] is confronted, anybody, anywhere, by any power, then the sword is to be absolutely used and implemented... But let's come back to our Muslims that are with us today and Brother Saffet just showed us today a video of what is going on today in Muslim Bosnia. What happened to our involvement as Muslims, to attack the core of this disease? ...Allah (SWT) warned us in the Qur'an when he said, 'O you who believe, what is the matter with you, that when it is time that you are asked to go forth to fight in the cause of Allah, you cling heavily to the earth? ...As if we came back from our respective countries with the same defeatist mentality, that we cannot announce and pronounce these ayat [verses] of Jihad... because we are still afraid that the CIA or the FBI or the authorities or countries are going to be behind us... [and we do not] confront the kuffar [infidels] who has taken our own sisters, our brothers, as slaves in Bosnia."¹²⁹

It is, of course, fundamentally significant that Catovic, a senior official at BIF (an organization now officially recognized by the U.S. government as an Al-Qaida terrorist front group), had such a close relationship with Siddig Ali, one of the lead conspirators in the 1993 New York terror plots.

On November 24, 2000, the Dorral Forrestal Conference Center in Princeton, New Jersey hosted a three-day local Muslim "spiritual retreat." One of the speakers at the event was Saffet Catovic, whose lecture was titled "Political and Social Jihad." In an article about the retreat, the author explained, "Brother Saffet Catovic has been active in the Bosnian Jihad for many years."¹³⁰ Between August 20-26, 2001, Catovic was a featured invitee and speaker at a "Jihad

¹²⁷ Individual Hearing of Mazen Al-Najjar and Fedaa Al-Najjar. United States Immigration Court; Orlando, Florida. Judge Dan Dowell presiding. October 8, 1996. Page 829.

¹²⁸ Individual Hearing of Mazen Al-Najjar and Fedaa Al-Najjar. United States Immigration Court; Orlando, Florida. Judge Dan Dowell presiding. October 8, 1996. Pages 830-831.

¹²⁹ "Jihad: The Forgotten Duty, by Br. Siddig Ali, and Jihad in Kashmir and Bosnia." Islamic Educational Video Series from The International Institute of Islamic Research [Director: Shaykh Zahiruddin Shafi]. P.O. Box 1653, Burlington, NJ 08016. (609)387-5070.

¹³⁰ Iqbal, Sameera. "Seeking the Love of Allah." *Al-Nasihah*. The newsletter of the Islamic Society of Rutgers University. Vol. 1; Issue 4. November/December 2000. Page 12.

Camp” organized for Muslim men between the ages of 14 and 25, sponsored by the northeast regional branch of the “Young Muslims of North America.” Though there was no explicit mention of any martial purpose, the flyer was printed in camouflage colors and the text was in military-style block print.¹³¹ The conference registration form began with a quote from the Qur’an:

“Jihad is ordained for you (Muslims) though you dislike it, and it may be that you dislike something which is good for you and that you like something which is bad for you. Allah knows but you do not know.”¹³²

One of the other lecturers at the Jihad Camp (who has teamed up with Catovic at many other speaking events) was Imam Siraj Wahaj, a radical African-American Muslim cleric, listed by U.S. Attorney Mary Jo White in 1995 as an “unindicted person who may be alleged as [a] conspirator” in the 1993 World Trade Center bombing.¹³³

In the aftermath of the September 11 terrorist attacks, the U.S. government froze the assets of BIF and commenced legal action against one of its principle directors and founders, Illinois-resident Enaam Arnaout. In February 2002, Arnaout worriedly contacted his brother “Dr. Hisham” to discuss how “they” had taken the former director of BIF’s office in Bosnia “in a special plane... [t]o Cuba.” Arnaout, convinced of his own inevitable fate, explained to Hisham how he would attempt to shoulder the blame and exonerate BIF’s Saudi founders. He somberly reflected, “It means, we, I mean, there is death that we will be swallowing. Meaning, the razor will fall on us, but we do not know how.”¹³⁴ Less than a month later, the razor did fall; Bosnian police raided BIF’s regional headquarters in Sarajevo and detained its manager, Munib Zahiragic, a former Muslim intelligence officer affiliated with the Bosnian Foreign Ministry. Zahiragic reportedly turned over nearly 100 top-secret documents about suspected fundamentalist terrorists operating in Bosnia, including transcripts of communications between BIF management and senior commanders of Al-Qaida based in Afghanistan.¹³⁵ Also found were three firearms, a ski mask, numerous military manuals on topics including small arms and explosives, fraudulent passport materials, and photographs of Usama Bin Laden.¹³⁶

Frantically, Enaam Arnaout, about to be arrested himself in the U.S., contacted Zahiragic in jail to discover the extent of the damage caused by the raids. The latter admitted on the phone, “[T]hey took things... I had documents from, from, intelligence, where I worked before, and I had various documents, from the, from the, from the, what is it called, from the job.” Arnaout, not realizing how much Zahiragic had already betrayed, ordered the Bosnian spy, “not to give

¹³¹ <http://www.ymusa.org/northeast/JihadCamp1.jpg>. August 3, 2001.

¹³² <http://ymusa.org/northeast/>. August 3, 2001.

¹³³ “Re: United States v. Omar Ahmad Ali Abdel Rahman, et al.” List of 173 possible co-conspirators submitted by Mary Jo White. February 5, 1995.

¹³⁴ “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.” United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 74.

¹³⁵ Whitmore, Brian. “Bosnian Charities Tied to Terror.” The Boston Globe. July 2, 2002. Page 1.

¹³⁶ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414. Page 10.

information about the others... Meaning we now, I don't know a thing about you... I don't know your life... [W]hat do you know about me, you don't know a thing about me."¹³⁷

In a sadly ironic (if not a bit a comic) footnote, BIF posted a letter of recommendation on its website dated October 15, 2001, from the Director of the Newark Police Department, Joseph J. Santiago. Santiago had written to Saffet Catovic to "personally thank you and your organization 'Benevolence International Foundation'... for your ongoing and continuing efforts in demonstrating to the community that you are an organization of concern and compassion... Your organization exemplifies the true spirit of what America is all about."¹³⁸

BIF & U.S. Financial Institutions

According to its IRS Forms 990, in the United States alone, BIF collected over \$12,800,000 in charitable contributions between 1993 and 1999.¹³⁹ BIF's methods of accepting donations included:

- Personal checks sent to Benevolence International Foundation, PO Box 548, Worth, IL 60482, LaSalle Bank NA, Account Number: 5201184396.¹⁴⁰
- Wire transfers to BIF's bank account in Illinois.¹⁴¹ On its website, BIF provides the following bank account information for donations in the form of wire transfers: LaSalle Bank NA, 15862 S. LaGrange Rd., Orland Park, IL 60462, (708) 349-4004, Routing Number: 07100505.¹⁴²
- Donate stock through National Financial Services Corp., 1415 West 22nd St., Suite 100, Oak Brook, IL 60523, 1-800-544-8666, Account Number: X93-145335, Federal/Tax ID# 36-3823186, DTC #: 226.¹⁴³ National Financial Services Corp. is a Fidelity Investments brokerage firm.

The indictment of BIF Director Enaam Arnaout reveals extensive use of U.S. financial institutions to raise and launder money for Al-Qaeda, including the following transactions:

- "Arnaout and his co-conspirators agreed to conduct financial transactions, affecting interstate and foreign commerce, by wire transferring funds from BIF's checking accounts in Illinois to bank accounts in various locations, including New Jersey and accounts outside the United States, knowing that the property involved in the transactions represented the proceeds of specified unlawful activities, namely, mail and wire fraud."¹⁴⁴

¹³⁷ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 103.

¹³⁸ Santiago, Joseph J.; Police Director, Newark Department of Police. Letter dated October 15, 2001, addressed to Saffet Abid Catovic, Director of Public Relations. P.O. Box 548, Worth, IL 60482.

¹³⁹ Benevolence International Foundation IRS Forms 990, 1993 – 1999.

¹⁴⁰ <http://www.benevolence.org/MakeAPledge/bankinfo.asp>, February 12, 2003.

¹⁴¹ <http://www.benevolence.org/MakeAPledge/bankinfo.asp>, February 12, 2003.

¹⁴² <http://www.benevolence.org/MakeAPledge/bankinfo.asp>, February 12, 2003.

¹⁴³ <http://www.benevolence.org/MakeAPledge/bankinfo.asp>, February 12, 2003.

¹⁴⁴ United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois Eastern Division. April 2002. Pgs. 9-10.

- “Between June 2000 and September 2001, members of the conspiracy caused the transfer of approximately \$1,414,406.00 via wire from an account at Union Bank of Switzerland (the ‘Swiss Bank Account’) to BIF's checking account in the United States. Those funds were commingled in BIF's checking account with donations the BIF Enterprise received from other sources and disbursed in large part to the BIF Enterprise offices overseas.”¹⁴⁵
- “In a schedule of donations exceeding \$5,000 attached to BIF's Form 990 Tax Return for its fiscal year 2000, executed by defendant ARNAOUT under the penalty of perjury, BIF substantially understated the amount of funds it received from the Swiss Bank Account and did not attribute a substantial portion of the funds to a known source.”¹⁴⁶
- “On or about April 21, 2001...[Arnaout] conducted and attempted to conduct a financial transaction, affecting interstate and foreign commerce, namely, transferring by wire approximately \$4000 from BIF's checking account at Citibank FSB to Fleet Bank in Newark, New Jersey, knowing that the property involved in the transaction represented the proceeds of a specified unlawful activity, namely mail fraud.”¹⁴⁷
- “On or about October 1, 2001, [Arnaout], for the purpose of executing the scheme to defraud knowingly caused to be transmitted by means of wire communication, ...an electronic transmission of funds in the amount of approximately \$10,000 from BIF's checking account at LaSalle National Bank to Fleet Bank in Newark, New Jersey.”¹⁴⁸

According to the Government's Evidentiary Proffer in the matter of USA v. Enaam Arnaout:

- “On February 22, 2000, [www.qoqaz.net]¹⁴⁹ posted donation links on the website for two charities, one of which was BIF. Records obtained from Citibank reveal that in the four month period from January 4, 2000, to April 11, 2000, BIF sent nineteen wire transfers from its checking account, number 980110435, in the amount of \$685,560, to the bank accounts of the Georgian Relief Association MADLEE (MADLEE) in Tbilisi, Georgia and BIF's accounts in Baku, Azerbaijan; Moscow, Russia; and Riga, Latvia. MADLEE's director is Marat

¹⁴⁵ United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois Eastern Division. April 2002. Pg. 13.

¹⁴⁶ United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois Eastern Division. April 2002. Pgs. 13-14.

¹⁴⁷ United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois Eastern Division. April 2002. Pg. 22.

¹⁴⁸ United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois Eastern Division. April 2002. Pg. 25.

¹⁴⁹ www.qoqaz.net is an al-Qaeda affiliated website dedicated to the financial and political support of the Chechnyan Mujahideen.

Avlarigov, whose brother, Chamsoudin Avlarigov, is affiliated with the Chechen mujahideen.”¹⁵⁰

QATAR CHARITABLE SOCIETY (QCS)

Another purported humanitarian organization engaged in the active financing of Al-Qaida and other designated international terror groups is the Qatar Charitable Society (QCS), the oldest and largest such group in Qatar.¹⁵¹ QCS is a part of the Islamic Coordination Council (ICC), a coordinating body of Muslim charitable groups established in 1985 in Peshawar, Pakistan to maximize the financial assistance reaching Afghanistan.¹⁵² Shaykh Abdullah Azzam, an initial founder of Al-Qaida, was a member of the ICC leadership prior to his assassination in Peshawar in 1989.¹⁵³ Other ICC members include the International Islamic Relief Organization (IIRO), the Saudi Red Crescent Society, and the World Assembly of Muslim Youth.¹⁵⁴

Much like the various Saudi charities that have funded Al-Qaida over the past decade, QCS also draws much of its funding primarily from official sources. The organization also has strong and longstanding fundamentalist contacts within the Qatari government itself. In October 2002, the Emir of Qatar, Shaykh Hamad bin Khalifa Al Thani, and the Qatari Foreign Minister, Shaykh Hamad bin Jassem bin Jabr Al Thani, invited the President of QCS, Shaykh Abdul Aziz bin Abdulrahman Al Thani, to join them in high-level meetings with the visiting United Nations High Commissioner for Relief, Ruud Lubbers.¹⁵⁵ An advertisement for QCS’ relief activities in Kosovo speaks of a collaborative partnership with the state-supported Qatar Red Crescent Society.¹⁵⁶ Moreover, until recently, a WHOIS lookup of the Qatar Charitable Society’s website (www.qsociety.org) listed Hashem Hussein as both the Administrative and Billing Contact for the site. His corresponding e-mail address, “hashim@MMAA.GOV.QA,” indicates that Mr. Hussein was an employee of the Qatari Ministry of Municipal Affairs and Agriculture.

According to its website, the Qatar Charity Society innocently “aims to offer relief and help to orphans, victims of war and disasters by supporting them financially, socially and culturally up to the age of 18. QCS aids widows to meet living expenses particularly those who lost all relatives and friends.”¹⁵⁷ By 1995, QCS claimed to have initiated over 250 projects worldwide in 35 countries including India, Pakistan, Bangladesh, Afghanistan, Somalia, Sudan, Bosnia, the Palestinian territories, Yemen, and the Philippines.¹⁵⁸ In one fiscal quarter of 1997 alone, QCS was reportedly engaged in worldwide projects estimated at a total value of over 3.5

¹⁵⁰ United States Of America v. Enaam M. Amaout. Government's Evidentiary Proffer Supporting The Admissibility Of Coconspirator Statements. United States District Court Northern District Of Illinois Eastern Division. January 6, 2003. Pg. 94.

¹⁵¹ “Voluntary and Charitable Organizations.” <http://www.dohaislamicsummit.org/qatar/english/islamic-e.htm>. March 1, 2003.

¹⁵² Agency Co-ordinating Body for Afghan Relief (ACBAR). July 1, 1998.

¹⁵³ Wiktorowicz, Quintan, “The new global threat: transnational Salafis and Jihad.” *Middle East Policy*. No. 4; Vol. 8; Pg. 18; ISSN: 1061-1924, December 1, 2001.

¹⁵⁴ <http://www.yellowpages.liwal.net/asistance/icc.htm>. March 1, 2003.

¹⁵⁵ “UNHCR briefing notes: Liberia, Côte d’Ivoire, Rwanda.” <http://www.reliefweb.int>. Dated October 11, 2002.

¹⁵⁶ “Urgent Relief for the Muslims of Kosovo.” http://www.qcharity.org/qenglish/images/kosovo/new_page_2.htm. March 1, 2003.

¹⁵⁷ <http://www.qcharity.org/qenglish/index.html>. March 1, 2003.

¹⁵⁸ “Qatar organization carry out welfare projects.” *Riyadh Daily*. January 13, 1995.

million Qatari Riyals.¹⁵⁹ QCS advertised 20 numbered bank accounts in the Qatar Islamic Bank and the Qatar International Islamic Bank ready to receive wired donations from at home and abroad.¹⁶⁰

However, as is the case with both MWL and BIF, QCS' charitable mission represented little more than an excuse to provide material support to terrorists. In trial proceedings surrounding the prosecution of individuals associated with the conspiracy to bomb the U.S. Embassies in Kenya and Tanzania in 1998, QCS was first named by as a major financial conduit for Al-Qaida. Former Al-Qaida member and star government witness Jamal Al-Fadl testified how he had worked closely with QCS in 1993.¹⁶¹ Al-Fadl was asked to discuss Dr. Abdullah Mohamed Yousef, a fundamentalist veterinarian and director of QCS. He explained:

"The guy [Yousef], he runs a group, he is one of our membership, one of the al Qaeda group membership, and also he is [Sudanese] Islamic National Front membership, and he was in Afghanistan. So he helped our people for the travel, documents, and also if some money come from the Gulf area to the organization, he gives the group some money from that money."¹⁶²

In the Sudan, QCS was actively aiding radical quasi-official militias associated with the National Islamic Front (NIF) in fighting Christian and animist groups in the south of the country. In a fundraising brochure for the Sudan distributed by QCS in Qatar, the Society appealed to its donors to help protect "our brotherly Sudan" from "wild savage invaders," who were accused of "destroying the Sudanese territorial integrity, security, stability, and unity." The brochure further noted, "Every tiny support is great and important especially in this holy month, Ramadan. It is the month of Allah[sic] blessings... and the month of 'Jihad' in one's person, one's wealth, and one's dwellings. Support for those brave heroes who are sacrificing their persons will be of great mercy, forgiveness and freeing from the Hell fire."¹⁶³ During one short period of 1999 alone, the chairman of the Qatar Charitable Society reported the transfer of 1 million Qatari Riyals in the form of "emergency aid" to the Sudan.¹⁶⁴

In 1995, Bin Laden reportedly confirmed to Jamal Al-Fadl that \$20,000 supplied by Dr. Abdullah Yousef through QCS was used by Al-Qaida to bankroll the attempted assassination plot that year against Egyptian President Hosni Mubarak in nearby Addis Ababa, Ethiopia. At the time, Bin Laden sternly rebuked the financiers of the abortive terror plot for their carelessness in concealing the true source of the funds, and expressed serious concerns that "al Qaeda's abilities to use charities to fund operations might be compromised as a result."¹⁶⁵

During the mid-1990s, Dr. Yousef also used the resources of the Qatar Charitable Society to help underwrite the financial needs of the Eritrean Islamic Jihad Movement (EIJM).¹⁶⁶ At the time, EIJM recruits, seeking to overthrow their own government and replace it with an Islamic

¹⁵⁹ "Projects carried out by Qatar Charitable Society." Middle East News Items. Info-Prod Research (Middle East) Ltd. September 8, 1997.

¹⁶⁰ <http://www.qcharity.org/qenglish/banks.htm>. March 1, 2003.

¹⁶¹ United States of America v. Usama Bin Laden, et al. February 6, 2001. Testimony Transcript; Page 329.

¹⁶² United States of America v. Usama Bin Laden, et al. February 6, 2001. Testimony Transcript; Page 330.

¹⁶³ <http://www.qcharity.org/qenglish/helpsuda.htm>. Dated December 27, 1997.

¹⁶⁴ Al-Rayah. August 16, 1999.

¹⁶⁵ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 103.

¹⁶⁶ United States of America v. Usama Bin Laden, et al. February 6, 2001. Testimony Transcript; Page 330.

regime, were receiving military training from senior Al-Qaida lieutenants in the Sudan after having been recruited to follow Usama Bin Laden's international agenda. Several years later, the Deputy Emir of EIJM, Abul Bara' Hassan Salman, confirmed in an interview, "As for the latest Christian onslaught which is being led by America... I say to the Muslim people everywhere: supporting Jihad and the Mujahideen is the way to remove the nightmare of degradation and humiliation which has rested on the chests of our community in its various forms."¹⁶⁷

Outside of Africa, the Qatar Charitable Society was also extremely active in the Balkans and the turbulent Muslim republics of the Caucasus. In November 1994, one Egyptian QCS "aid worker" was killed and another badly burned in a mysterious "gas explosion" in Sarajevo.¹⁶⁸ QCS also helped distribute a collection of fundamentalist articles titled "Obstacles to the Islamic Resurgence" edited by former Bosnian President Alija Izetbegovic.¹⁶⁹ In the wake of September 11, Izetbegovic stepped down amid controversy that his administration had provided safe haven and travel documents to hundreds of Muslim militants loyal to Al-Qaida.¹⁷⁰ More recently, a VIP social event was organized by QCS in Bosnia to inaugurate a new relief project ordered by a "Decree of His Excellency the Emir [of Qatar]." The party was attended by, among others, Ambassadors from Egypt, Saudi Arabia, Libya, and Iran.¹⁷¹

In October 2001, the Azerbaijan Ministry of Justice forcibly closed down its own local QCS office for, "under the guise of charity," conducting "damaging activities that violate our national interests, as well as [cooperating] with terrorist structures and [distributing] propaganda inciting radical sectarianism, religious hatred and fanaticism."¹⁷² In 1995, a QCS office founded in neighboring Daghestan (adjacent to Chechnya) dispensed over 3 million Qatari Riyals in less than two years.¹⁷³ Russian intelligence became suspicious when they discovered that the QCS branch was being run by an Egyptian citizen named Yasir Ibrahim. Daghestani state tax police initiated an inquiry into the organization, and uncovered forged documents and invoices detailing hundreds of thousands of dollars of illicit financial transactions. From the evidence they collected, investigators estimated that QCS had given perhaps as much as \$1 million to unspecified "Chechen extremists." Yet, the true numbers will likely never be known because, as the Russians discovered to their dismay, "most of the 'charitable contributions'... were not recorded anywhere. The same goes for how the money was distributed."¹⁷⁴

By liquidating charity bank accounts into untraceable cash withdrawals in war-torn states (often with no reliable banking systems), QCS was able to make this money simply disappear. Journalists confronted Qatari Foreign Minister Hamad Bin Jasim Bin Jabr Al-Thani with Russian

¹⁶⁷ "The Governing Regime is a Terrorist Regime Which Acts With Enmity Against the Eritrean People": An Interview with the Deputy Amir of the Eritrean Islamic Jihad Movement – Abul Bara' Hassan Salman." *Nida'ul Islam*. Issue 22; February-March 1998.

¹⁶⁸ "Egyptian aid worker, injured in gas explosion, due for evacuation." *Agence France Presse*. November 26, 1994.

¹⁶⁹ http://www.qcharity.org/qenglish/book_1.jpg. March 1, 2003.

¹⁷⁰ "Former Bosnian president says mujahedin and terrorists not synonymous." *HINA News Agency*. Broadcast in English in Zagreb. October 9, 2001. 1334 GMT. See also: "Muslim leader denies there are Bin-Ladin's supporters in Bosnia." *SRNA News Agency*. Broadcast in Serbo-Croat language in Bijeljina. October 9, 2001. 718 GMT.

¹⁷¹ "Qatar Relief Organization Builds 112 Houses for the Bosnian Returnees." *Al-Rayah*. August 31, 2002.

¹⁷² "Azerbaijan closes offices of Arab relief organizations due to illegal activity." *Interfax News Agency*. April 10, 2002. See also: "Azerbaijan shuts down Kuwaiti, Qatar charity organizations." *Turan News Agency* (Baku). Broadcast in Russian language. April 9, 2002; 1530GMT.

¹⁷³ "Charity denies Russian charges of assisting Dagestan rebels." *Al-Rayah*. September 20, 1999.

¹⁷⁴ *Segodnya* (Moscow). November 16, 1999.

allegations that QCS was openly and actively supporting “certain Arab individuals... fighting with the Chechen fighters.” With little reflection, Al-Thani flatly admitted that, indeed, this might be the case:

“[W]e as a government cannot control the aid going abroad, some of which may go for humanitarian goals, and some may start as humanitarian but end up in another way. However, there is no monitoring because people are sympathizing... We as a government may be able to control our sympathy, although in the end we are only human beings and Muslims... [t]herefore we cannot restrain the people’s feelings in this regard.”¹⁷⁵

Even after the September 11 suicide hijackings, the Qatari regime continued to refuse to restrict the fundraising and religious activism of pro-Al-Qaida religious charities, including the Qatar Charitable Society.¹⁷⁶ In September 2001, the very month that Al-Qaida struck at America, QCS’ official newsletter carried an article titled “Jihad is the Solution!” The author urged faithful Muslims:

“The only way to liberate Palestine is the holy Jihad which mobilizes all potentialities in the Arab and Islamic countries, and in which all Muslims stand as one behind the Mujahideen and support them in their Jihad... The time has come for Muslims to follow in the footsteps of Salahudeen and to restore Jerusalem and Palestine to the Arabs and the Muslims. For Jerusalem is in your hands, Oh, Muslims. There is no solution to the matter save Jihad. ‘You shall readily mobilize, light or heavy, and strive with your money and your lives in the cause of GOD. This is better for you, if you only knew.’ (Quran 9:41)”¹⁷⁷

¹⁷⁵ Bin Qinnah, Khadijah. “Minister denies Russian report on funding for Chechen militants.” *Al-Jazeera Television*. Broadcast in Arabic language. November 22, 1999; 2040GMT.

¹⁷⁶ Trabelsi, Habib. “Noose tightens around Islamic charities in Gulf.” *Agence France Presse*. October 3, 2001.

¹⁷⁷ Al-Imari, Dr. Abdelqader Muhammad. “Oh Muslims, Jerusalem is calling you! Jihad is the Solution!” *Qatar Charitable Society Magazine*. September 2001. <http://www.qcharity.org/maga/>.

Arabian Gulf Financiers

Bulk Cash

Wire Transfers

Overseas Accounts



US Front Companies & "Charities"

Al-Qaeda

International Islamic Relief Organization

Global Relief Foundation

Benevolence International Foundation

March 10, 2002

The Investigative Project

Arabian Gulf Financiers

Bulk Cash
Wire Transfers
Overseas Accounts

US
Front Companies



BMI Inc

Global Chemical Corp

Al-Qaeda

International Islamic Relief Organization
Global Relief Foundation
Benevolence International Foundation

US
"Charities"

Exhibit T

Testimony of
Steven Emerson
with Jonathan Levin

Before the

United States Senate Committee on Governmental Affairs

“Terrorism Financing: Origination, Organization, and
Prevention:
Saudi Arabia, Terrorist Financing and the War on
Terror”

July 31, 2003

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Introduction

Terrorism depends upon the presence of three primary ingredients: Indoctrination, recruitment and financing. Take away any one of those three ingredients and the chances for success are geometrically reduced.

In the nearly two years since the horrific attacks of 9/11, the war on terrorism has been assiduously fought by the US military, intelligence and law enforcement. Besides destroying the base that Al Qaeda used in Afghanistan, the United States has conducted a comprehensive campaign in the United States to arrest, prosecute, deport or jail those suspected of being connected to terrorist cells. The successful prosecution of terrorist cells in Detroit and Buffalo and the announcement of indictments against suspected terrorist cells in Portland, Seattle, northern Virginia, Chicago, Tampa, Brooklyn, and elsewhere have demonstrated the resolve of those on the front line in the battle against terrorism. Dozens of groups, financial conduits and financiers have seen their assets frozen or have been classified as terrorist by the US Government.

One of the most sensitive areas of investigation remains the role played by financial entities and non-governmental organizations (ngo's) connected to or operating under the aegis of the Kingdom of Saudi Arabia.

Since the July 24 release of the "Report of the Joint Inquiry into the Terrorist Attacks of September 11, 2001," the question of what role Saudi Arabia has played in supporting terrorism, particularly Al Qaeda and the 9/11 attacks, has come under increasing scrutiny. The redaction of a 28 page classified section dealing with Saudi Arabia has raised even more questions about the exact role and oversight exercised by Saudi officials over non-profit groups and even members of the Royal Family in supporting terrorism.

To be sure, there are those in the Saudi government who are genuinely committed to stopping support for terrorism. At the same time, it must be recognized that the level of institutionalized support for terrorist movements has been so pervasive and sustained during the past 20 years that the centers of terrorist gravity within Saudi Arabia have assumed an independence of their own. Even for those officials who sincerely desire to break the terrorist connections, their power and influence over other members of the regime is limited. In the end, decisions by Saudi Arabia are made either by consensus, meaning there has to be agreement at the lowest common denominator, or are made as fiats by officials who control specified ministries.

While key Saudi governmental officials have publicly denounced terrorism and pledged to support the United States in the battle against worldwide Islamic militancy, the pattern of support to terrorism generated by financial and "humanitarian" conduits operating with the permission or support of the Saudi regime raise serious questions as to whether Saudi Arabia is prepared to or capable of genuinely cracking down.

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Using an elaborate network of mosques, schools, “charitable” and “humanitarian” organization, and even official diplomatic facilities, Saudi Arabia has for years fostered the growth and spread of a militant doctrinal interpretation of Islam. The ideology of Wahhabism has been exported not only throughout the Middle East but throughout the world resulting in the indoctrination of anti-American, anti-Christian, anti-Semitic and anti-western hatred among new generations of militant Islamic youth. Moderate and secular Muslims are also targeted. Indeed, in looking at the numbers of terrorist victims worldwide at the hands of Islamic extremists during the past decade, the largest number of victims have been fellow Muslims killed or wounded by militant Islamic groups.

It is imperative to point out at the outset that the terrorism of Osama bin Laden and the extremism of Wahhabism do not equal Islam. The vast majority of Muslims are not tethered to terrorism or extremism but rather seek a peaceful co-existence like members of other religious denominations. Rather it is only a small Islamic extremist minority that seeks to impose its views on the rest of the Muslim world. But because of the vast financial resources generated by years of petrodollar sales by Saudi Arabia, extremists have been able to disproportionately exercise influence in Muslim communities.

Coupled with its virtually unlimited financial resources, the Wahhabi *dawah* invariably leads to acts of terror against non-Muslims and moderate Muslims alike.

In an effort at damage control, the Saudi Arabian Embassy in Washington, DC issued a statement just hours after the Joint Committee Report’s publication. The press release was a speech by Saudi Ambassador Prince Bandar Bin Sultan praising Saudi efforts in the War on Terrorism:¹

Since September 11, Saudi Arabia has questioned over 1,000 individuals, arrested more than 500 suspects and succeeded in extraditing *Al-Qaeda* members from other countries to face justice. The Kingdom has audited its charities and enacted strict financial control measures to ensure that evildoers cannot take advantage of the generosity of our citizens. Bank accounts of suspected individuals have been frozen and some of the most stringent banking regulations implemented. Saudi Arabia today has one of the toughest counter-terrorism laws and regulations in the world.

Cooperation between our two countries in fighting terrorism is excellent in all areas and has never been greater.²

Directly citing the Joint Inquiry report, Prince Bandar wrote:

In a 900-page report, 28 blanked-out pages are being used by some to malign our country and our people. Rumors, innuendos and untruths have become, when it comes to the Kingdom, the order of the day.

¹ Press Release From Embassy of Saudi Arabia, “Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11,” July 24, 2003. http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm

² Press Release From Embassy of Saudi Arabia, “Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11,” July 24, 2003. http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm

...

It is my belief that the reason a classified section that allegedly deals with foreign governments is absent from the report is most likely because the information contained in it could not be substantiated. Saudi Arabia has nothing to hide. We can deal with questions in public, but we cannot respond to blank pages.³

Therein lies the problem: The refusal by Saudi officials to admit that they have a problem.

For years, components of Saudi charities have been used to funnel money or divert resources to terrorist organizations. However, the Saudi Government has refused to reign in these groups or acknowledge the flow of funds to terrorist movements.

In a June 2003 news conference at the Saudi Embassy in Washington, DC, Adel al-Jubeir, Foreign Affairs Advisor to Crown Prince Abdullah, said the Saudi Government "implemented new rules and regulations...which lay out what Saudi Arabia has done. It is now not legal for a Saudi charity to have offices outside Saudi Arabia."⁴ Asked later whether Saudi charities had complied with these new regulations, al-Jubeir said, "I hope so." Al-Jubeir also stated, **'If the United Nations is headquartered in New York, is America responsible for everything the U.N. does? Of course not.'**

The indifference to the role of Saudi-supported, headquartered, or sanctioned charities in monies flowing to terrorist groups is embodied by Saudi representatives like al-Jubeir, who refuse to categorically and unequivocally condemn terrorism. Asked whether the Saudi government views Hamas as a terrorist organization, al-Jubeir replied, "Anytime you take the life of innocent people, that's unacceptable; that's terrorism. Anytime you try to fight for your independence, that's a liberation movement."⁵

When asked, **"Why not say, 'we condemn Hamas for this act of terrorism?'"** al-Jubeir responded:

Well, again, we have condemned terrorism in all its forms, regardless of where it takes place.

I think that the prime minister of Israel has to think very seriously about his policies.⁶

When asked whether the Saudi government funded Hamas, al-Jubeir replied, **"A lot of the institutions may be run or managed by the political wing of Hamas. That may be the case; I'm not an expert on this. But we do not fund terrorism."**⁷

In one major respect, I agree with the statement made by Saudi officials that the 28 page section, to the extent it does not jeopardize sensitive intelligence sources and methods, should be made public.

³ Press Release From Embassy of Saudi Arabia, "Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11," July 24, 2003. http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm

⁴ News Conference, Saudi Embassy, June 12, 2003.

⁵ News Conference, Saudi Embassy, June 12, 2003.

⁶ News Conference, Saudi Embassy, June 12, 2003.

⁷ News Conference, Saudi Embassy, June 12, 2003.

But we should also realize that a major body of evidence, documentation, and information exists showing the role of Saudi connected groups in facilitating extremism and terrorism. Some of this information is in the public domain; other information will be revealed for the first time in this hearing. Often, the connections are not neatly compartmentalized, largely because of the intricate and complex ways in which terrorist funding has been laundered to terrorist groups. Still, other times, the evidence shows that non-governmental organizations carry out, to a large degree, activities that are totally legitimate and legal; indeed it is the very external legitimacy of these groups that provide the perfect cover to siphon off, divert or launder financial support or provide cover to terrorist cells. It should also be stated that some of the components of Saudi groups may be operating independently of their central apparatus.

“Follow the money” was the famous advice of protagonist Deep Throat in the Watergate Scandal nearly 3 decades ago. In this testimony, I have set out to follow the money trail of terrorist financing.

Either by omission or commission Saudi Arabia has failed to reign in the network of charities and religious organizations that have fueled some of the most violent terrorist organizations in the world, including *Al-Qaeda* and Hamas. The paper trail of Saudi money, funneled through a network of charities and religious organizations, leads to some of the most violent terrorist groups in the world, including *Al-Qaeda* and Hamas. For reasons of political expediency, undue diplomatic sensitivities and a desire to protect the Saudi-American relationship, there has been an unwillingness on the part of the US Government to fully tackle the problem of Saudi support for terrorism in the past. It is hoped that by shining a light on to this problem that has been swept under the proverbial rug for too long, there will be a new willingness on the part of the US Government to fully utilize all of its levers in investigating, prosecuting, and bringing to justice those who have enabled terrorists to carry out their murderous deeds. At the same time, by bringing into sharp focus the role of state supported institutions in facilitating terrorism, perhaps those Saudi forces that are genuinely opposed to terrorism will be empowered to act once and for all.

Saudi Textbooks

A reviewed selection of textbooks used in Saudi schools actively engender fundamental distrust of and opposition to non-Muslims and the West.

- PBS’s Frontline program ran a report in which it analyzed two Ministry of Education textbooks used in Saudi middle-schools. According to Frontline the books, published in 2000, “are part of the official curriculum for Saudi students and are a fundamental part of their education. Approximately 35% of school studies is devoted to compulsory Saudi religious education.”⁸
 - An extract from one of the books was titled, “The Victory of Muslims Over Jews.” Hadith narrated by Abi Hurira: “The last hour won't come before the

⁸ <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

Muslims would fight the Jews and the Muslims will kill them so Jews would hide behind rocks and trees. Then the rocks and tree would call: oh Muslim, oh servant of God! **There is a Jew behind me, come and kill him...**⁹

Teachings of the *Hadith*

1) It's fate decided by Allah that the Muslims and Jews will fight till the end of the world.

2) The *Hadith* predicts for the Muslims God's victory over the Jews.

3) The victory for the Muslims because they are right, and whoever is right is always victorious, even though most people are against him.

4) God grants victory to the Muslims if they have a true will, if they unite, hold on to God's *sharia*, if they go by God's ruling, if they are patient.

...

7) **Jews and Christians are the enemies of believers. They will never approve of the Muslims—beware of them**¹⁰

The Saudi government distributes textbooks to schools in the United States. Many of these books are virulently anti-Semitic, glorify violence, and provide religiously-based justification for *Jihad*. The reviewed textbooks, except as noted, are headed "Kingdom of Saudi Arabia / Ministry of Education / The Ministry of Education has Determined the Content of / This Book and Printed it at its own Expense." All books are marked, "Distributed Free. Not For Sale."

Selected excerpts from these books include:

- 4th Grade, Principles of the Arabic Language (Book 2) – "Under the Shihada [martyr] is the sword which indicates *Jihad* in the way of Allah, for Truth."¹¹
- 5th Grade, Principles of the Arabic Language contains a grammatical exercise saying "God loves the *Mujahideen*."¹²
- 6th Grade, Principles of the Arabic Language, Book 1 – After a reading on the Battle of Badr, a number of fill-in-the-blank questions were asked, including, "The *Mujahideen* ____ in the way of Allah."¹³
- 7th Grade, Principles of the Arabic Language, (Book 9) – The grammatical examples and exercises include the following:¹⁴
 - "The Palestinian *Mujahideen* are steadfast in the face of the enemy."

⁹ <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

¹⁰ <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

¹¹ 4th Grade, Principles of the Arabic Language (Book 2), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1991.

¹² 5th Grade, Principles of the Arabic Language, Kingdom of Saudi Arabia, Ministry of Education, 1997.

¹³ 6th Grade, Principles of the Arabic Language, Book 1, Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

¹⁴ 7th Grade, Principles of the Arabic Language, (Book 9), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

- “[The poet] Iliya Abu Madi said:

Say to the Jews and their adherents

Flashes of desires have deceived you

Palestine is not common land

Given to who wants to dwell there

Do not consider it a homeland for you

It has never been a homeland for you.”¹⁵

- 7th Grade, Tawhid Class (Book 5) – Tawhid means, “Proclaiming the unity of Allah.” The Saudis use this word to describe the teachings of the predominant Wahhabi sect. The subtitle of the textbook is “of the Sheikh of Islam Muhammad Abd al-Wahhab (May God have mercy of him).” Abd al-Wahhab is the founder of Wahhabism.
 - The book asks, “What is learned from the *Hadith*?” and teaches, “The curse of Allah be upon the Jews and the Christians.”¹⁶
- 8th Grade Principles of the Arabic Language (Book 6) – One grammatical exercise on conjugating a class of verbs runs as follows:
 - “I said to my sister:
 We have triumphed over our unjust enemy.
 The mothers shouted with joy at the safe return of their soldier sons.
 Our two armies wiped out the enemy and won a great victory.
 The Muslims achieved a great victory.
 The female *Mujahideen* won by the grace of God.”
 - “The two commanders said to the troops:
 You are fighting for our dignity, and making your nation last forever.
 You, oh sister, are always leading your sons to victory.
 Oh, female *Mujahideen*, you have obtained from us the best praise.
 Oh, commanders, you two are always in our thoughts.
 Oh, soldiers, return to your sons safe and sound.
 Oh, sister, say, ‘Praise be to Allah for this clear-cut victory.’”¹⁷
- 8th Grade Principles of the Arabic Language (Book 6) - One grammatical example is “No one will be absent from *Jihad* except for the sick.”¹⁸

¹⁵ 7th Grade, Principles of the Arabic Language, (Book 9), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

¹⁶ 7th Grade, Tawhid Class (Book 5), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1996.

¹⁷ 8th Grade Principles of the Arabic Language (Book 6), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, No date.

- 9th Grade, *Hadith* Syllabus (Book 11) is published by the Saudi Government's General Presidency for Girls Education.¹⁹
 - **"*Jihad* in the way of Allah is the apex of Islam in terms of exertion and sacrifice of your life."**
 - **"What is learned from the *Hadith: Jihad* is the best of pious actions after faith in Allah"**
 - **"Why is *Jihad* one of the best of pious actions?"**
- 11th Grade, Religious Commentary:²⁰

Since **friendship with infidels is forbidden in the religion of Allah**, no one will do this unless he has a sickness in his heart. There are hypocrites who profess Islam, but their hearts are sick and empty of faith. They are afraid of the infidel and fear them. They take their side, and appoint them over the Muslims to confirm their victory over the Muslims.

Since the hypocrites love the infidels and take them as friends, **the believer must do the opposite and love his believing brother, make friends with him, and show him affection and love. He must show the infidels rudeness and violence, and wage *Jihad* in the way of Allah without fear of the Infidels and hypocrites, or terror of their arms and numbers.**
- 11th Grade, Religious Commentary (Book 12):²¹

O you who believe! **Take not the Jews and the Christians as *Auliya'* (friends, protectors, helpers, etc.), they are but *Auliya'* to one another. And if any amongst you takes them as *Auliya'*, then surely he is one of them.** Verily, Allah guides not those people who are the *Zalimun* (polytheists and wrongdoers and unjust).

 - Later under, "Explanation of Phrases," the book explains that:
 - **"Take not the Jews and the Christians as *Auliya'* [means] That is, no one of you should take one of the Jews and Christians as a *wali* who he loves, associates closely with, appoints, supports and fraternizes with."**
 - **"And if any amongst you takes them as *Auliya'*, then surely he is one of them: Because full friendship entails going over to their religion, and friendship with a few leads to many. Then slowly by degrees, he is their slave/worshipper."**
- 11th Grade, Reading Comprehension (Book 14) - In a chapter dealing with the victory of the Arabs over the Persian Empire.²²

¹⁸ 8th Grade Principles of the Arabic Language (Book 6), Kingdom of Saudi Arabia, Ministry of Education, 1996.

¹⁹ 9th Grade, *Hadith* Syllabus (Book 11), Kingdom of Saudi Arabia, Ministry of Education, 1995.

²⁰ 11th Grade Religious Commentary, Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1995.

²¹ 11th Grade Religious Commentary (Book 12), Kingdom of Saudi Arabia, Ministry of Education, 1997.

²² 11th Grade Reading Comprehension (Book 14), Kingdom of Saudi Arabia, Ministry of Education, 1995.

- “Do not forget that Allah was with them against their polytheist enemies, and that he who died on *Jihad* in the way of Allah achieved martyrdom. How great a reward is Paradise!”
- “If we are in fact Muslims, readiness and preparation for *Jihad* in the way of Allah is a duty for the nation and its citizens.”
- “[Below a photograph of a hand grenade] The Kingdom participates with the Arabic and Islamic Institute for War Factories, in both heavy and light weapons, out of an awareness of its responsibility to share in preparing the forces of Muslims and Arabs to defend our holy places and Arab and Islamic lands, and awareness of its belief in the holy *Jihad* for the sake of exalting the word of the One God and the victory of the Religion.”
- 11th Grade, Reading Comprehension (Book 16)²³
 - From the introduction – “For example, the Summons to Islam in its initial stages was confronted by this when factions of the Jews strove to oppose it and deceive it by various treacherous and perfidious methods, violating their agreement with the Messenger of Allah. Allah responded to their deception by slaughtering them, cleansing the land of their evil and filth. The word of Truth was exalted, victories followed one after another and booty came continuously to the Muslims.”
 - Later – “This is **Zionist colonialism whose danger is unequalled in the pages of ancient and modern colonialism**, because it blocks – on every side – the progress of fifty million who two million exploit. The exploitation does not cease in the long or short run; it increases and grows larger with time. **Open and hidden forces collaborate with it**, including those who call this blatant distortion a balance in preparations and material between the Arab world and the **Zionist gang**.”
- 11th Grade, *Hadith* and Islamic Culture (Book 13) - The book discusses a *Hadith* attributed to Muhammad on the day Mecca fell to Muslim forces, “No [more] *hijra* but *Jihad* and good intention.”²⁴
 - Under “Precepts:”

***Jihad* will last until Judgment Day.**

He who is not waging *Jihad*, must resolve on *Jihad* in his heart.
 - And later, “*Jihad* is not a temporary duty for a certain time. On the contrary, it is a perpetual duty as long as man is on this earth, and as long as man wavers between faith in Allah and disbelief in Him, between the True Path and the False Path, and between truth and falsehood.”

²³ 11th Grade, Reading Comprehension (Book 16), Published by the Saudi government’s General Presidency for Girls Education, Riyadh, 1995.

²⁴ 11th Grade *Hadith* and Islamic Culture (Book 13), Kingdom of Saudi Arabia, Ministry of Education, 1995.

- 11th Grade, Literature and Texts (Book 15)²⁵
 - The second part: **“Showing the truth about the Jews and the Jewish conspiracy, and the alliance of these people with the English, because in [the Jews’] hands is the power of money, because they pretended weakness, that they are an oppressed people who desire to return to – what they allege is – their land.”**

Saudi Clergy

Several members of the Saudi clergy propagate religious radicalism. Interviewed in November 2002, the Saudi Minister of Interior Prince Nayef bin Abdel-Aziz charged:

We put big question marks and ask who committed the events of September 11 and who benefited from them...I think they [the Zionists] are behind these events...I cannot still believe that 19 youths, including 15 Saudis, carried out the September 11 attacks with the support of bin Laden and his Al-Qa’ida organization. It’s impossible. I will not believe that these people have the power to do so horrendous an attack.²⁶

Speaking on *Al-Jazeera* in January 2002, Abdallah Bin Matruk Al-Haddal, a Saudi preacher from the Ministry of Islamic Affairs, characterized Osama Bin Laden as a victimized hero:

...bin Laden waged an Islamic Jihad; he defended the oppressed people in Afghanistan. He expelled the Soviet Union [from Afghanistan] ...Men like bin Laden will not allow the Islamic world to bow down under the infidel enemies’ tyranny, under the tyranny of the U.S...There is no doubt that Usama bin Laden waged Jihad against the infidels, against the aggressor and the oppressor. America does not want Islamic principles [to exist] on the face of this planet...The nation who gave rise to Osama bin Laden is a strong and great nation. It is the nation of the future...I don’t believe that the attack on America [on September 11th] was perpetrated by bin Laden or the Muslims...It is a continuation of the Jewish deception and the Jewish-Zionist wickedness which infiltrates the U.S.²⁷

Shaykh Abdulaziz Bin Baz is the late Grand Mufti of the Kingdom of Saudi Arabia. As Grand Mufti, Bin Baz served as the official religious voice for the Saudi Kingdom. Though Bin Baz has been attacked by some Salafi Muslim radicals as a *munafiq* (traitor) for his cooperation with the Saudis, while alive, Bin Baz was himself often a militant proponent of confrontation with the West.

In his book, The Ideological Attack, Bin Baz affirmed:

Yes, the Muslims in general...are all subject to a great ideological attack from the various nations of kufr [infidels] from both the east and

²⁵ 11th Grade Literature and Texts (Book 15), Published by the Saudi government’s General Presidency for Girls Education, Jiddah 1995.

²⁶ <http://www.ain-alyaqeen.com/issues/20021129/feat6en.htm>

²⁷ *Al-Jazeera* (Qatar), “The Opposite Direction,” January 22, 2002.

the west. The severest and most serious of these attacks are: the attack of the christian crusaders; the Zionist attack; [and] the communist and atheistic attack.²⁸

Bin Baz continued:

[T]he attack of the Christian crusaders is today at its most intense... The Muslim whose mind has not been corrupted cannot bear to see the infidels wielding authority...[t]herefore such a Muslim strives his utmost to expel and distance them—even if he has to sacrifice his own life, or his most cherished possession for this cause.²⁹

The cleric also had harsh words for the parallel alleged “Zionist plot” against Islam:

The Jews scheme and crave after possessing the Muslim lands, as well as the lands of others. They have fulfilled some of their plans and continue striving hard to implement the rest of them.³⁰

The Saudi Red Crescent

The Saudi government has allocated millions of dollars to the Red Crescent, an organization engaged in charitable works around the world. However, a review of SRC activities reveals their active role in supporting the *mujahideen* in Afghanistan in during the confrontation against the Soviets in the 1980s. Recent activities of the SRC suggest a lack of government oversight for an organization charged with providing humanitarian relief.

The Annual budget statement from the Saudi Ministry of Finance details the revenues and expenditures of public corporations whose budgets are annexed to the Saudi national budget. As listed in Royal Decree Number Three, the revenues and expenditures of the Saudi Red Crescent Society totaled SR206,840,000 [\$55.1 million by today’s conversion rate];³¹ for the year 2000 the total was SR238,346,000 [US \$63,558,933.33];³² for the year 2002 the total was SR249,055,000 (US \$66,414,666.67).³³

Historical

In a 1989 interview, Sheikh Abdullah Azzam, co-founder of *Al-Qaeda* and spiritual mentor to Osama bin Laden, said the Saudi Red Crescent sent money to the *Mujahideen*. Azzam also identified Wael Jalaidan as the head of the Saudi Red crescent during the Afghan *Jihad*. When asked, “Who donates to the *Mujahedeen*?” Azzam replied:

...The **Saudi Red Crescent** and the Saudi Relief Agency headed by Salman Abdel ‘Aziz, has a budget of 100 million riyal per year. These

²⁸ Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

²⁹ Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

³⁰ Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

³¹ Ministry of Finance, “Budget Statement from Ministry Of Finance,” December 29, 1998.

³² Ministry of Finance and National Economy, “Budget for Fiscal Year 2000,” December 20, 1999.

³³ Ministry of Finance and National Economy, “Budget for Fiscal Year 2002,” December 8, 2001.

two Saudi organizations are under one headed [by] **Wa'il Jlaydan, who happens to be head of the Red Crescent** as well. He was a representative of the University of King Abdel Aziz in Saudi Arabia in the United States, and left it to become the head of the Red Crescent.³⁴

Additionally, Jalaidan was head of the Peshawar, Pakistan branch of the Muslim World League (MWL).³⁵

In a 1999 interview with *Al-Jazeera* television, Osama bin Laden discussed the assassination of Abdallah Azzam ten years earlier and the founding of *Al-Qaeda*. Bin Laden recalled, **"We were all in one boat, as is known to you, including our brother, Wa'il Julaidan."**³⁶

Jalaidan also headed the Rabita Trust, an organization whose assets were frozen October 12, 2001 by the United States government.³⁷ Jalaidan's personal assets were frozen September 6, 2002.³⁸

The Arab Volunteers in Afghanistan, a documentary of the Arab-Afghans, repeatedly refers to the active role that the SRC played in the Afghan *Jihad*. Quoting founder Mohammed Loay Bayazid,³⁹ the author writes:

I came from Peshawar with Walid Jalidan [Wa'il Julaidan] and Abi l-Bara'. We were on our way to Sadda. Since, however, the place was new and we were not familiar with it we ended up in **Parachinar, where the ambulances of the Saudi Red Crescent were stationed. They had been sent there by Walid Jalidan and waited at the Jihad Hospital that belonged to the Da'wa Committee.** Walid Jalidan continued with them and three cars to Al-Fath whereas I returned with Abi l-Bara' to Sadda.

He continued later,

...the area where you are going to work is notorious for the anti-Mujahidin stance of its people who will report things to the enemy. **You are not coming with an ordinary bike. These machines resemble more tanks.** The moment you appear with them they will be destroyed by planes.

I said, well, if that happens we shall ask God's pardon, and if not, we shall do our work.

We got them into the country in the name of the Mujahidin via the Saudi Red Crescent. May God reward the Ambassador, Abu

³⁴ GIV Interview with Abdullah Azzam. March, 10, 1999.

³⁵ *Rose Al-Yusif*, "Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia," May 17, 1993. See also: Muhammad, Basil. *Al-Ansar u l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 26.

³⁶ Office of Public Affairs, United States Treasury Department, "Treasury Department Statement on the Designation of Wa'el Hamza Julidan," September 6, 2002.

³⁷ Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

³⁸ Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

³⁹ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." *United States of America v. Enaam M. Arnaout*. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 21.

Muhammad (Taufiq `Alamdar). He helped very much in getting them in. So the work began.⁴⁰

Taufiq Alamdar was Saudi Ambassador to Pakistan during the 1980s.⁴¹

The Straits Times writes that:

...Saudi funds flowed to Azam and the Makhtab at [sic] Khidmat or Services Center, which he created in 1984 to service the new recruits and receive donations from Islamic charities.

Donations from **Saudi Intelligence, the Saudi Red Crescent, the World Muslim League and private donations from Saudi princes and mosques were channelled [sic] through the Makhtab.**⁴²

According to USA Today number two *Al-Qaeda* leader Ayman al-Zawahiri joined the Red Crescent in 1985 to aid the *Mujahideen* in Afghanistan.⁴³

Contemporary Activity

- According to a report filed by United Press International in 1995, Ayman al-Zawahiri, *Al-Qaeda*'s second-in-command and spiritual mentor of Osama bin Laden, presented himself as a representative of the Red Crescent and raised \$500,000 in the San Francisco area.⁴⁴ Zawahiri was head of extremist group *Islamic Jihad* that bombed the Egyptian Embassy in Pakistan in 1995 and a failed plot to break a number of terrorists out of an Egyptian prison.⁴⁵
- According to the Pakistani newspaper The News, Two Sudanese members of the Saudi Red Crescent, Muhammed Ali Syed and Bashir Babar Qadim, were arrested in early 1996 in connection to the 1995 Egyptian Embassy bombing in Pakistan. The two Sudanese were teachers at Ummul Qura—a religious educational institution funded by the Saudi Red Crescent—but had recently switched posts to work in Faisalabad.⁴⁶
- According to Vancouver Sun Canadian court documents reveal that Essam Marzouk spent five years (1988-1992) transporting wounded Afghans to Pakistan as an ambulance driver for the Red Crescent.⁴⁷ He was accused of the ex-supervisor of an *Al-Qaeda* training camp, Marzouk is currently serving a fifteen-year prison sentence in Egypt for his membership in the outlawed *al-Jihad*.⁴⁸
- According to one news report from Sarajevo, Boumediene Lakhdar and Nechle Mohamed, two *Al-Qaeda* members arrested in 2001 for planning terrorist attacks

⁴⁰ Basil Muhammad, *The Arab Volunteers in Afghanistan (al-Ansar i-Arab fi Afghanistan)*.

⁴¹ BBC, "Other Reports; Large Saudi Cash Donation to Resistance Leader," May 26, 1984.

⁴² The Straits Times, "The Making of a Terrorist," September 23, 2001.

⁴³ USA Today, "Family, Friends Tell of the Man Behind bin Laden," October 12, 2001.

⁴⁴ United Press International, "Bin Laden Underling Raised Money in US," October 11, 2001.

⁴⁵ United Press International, "Bin Laden Underling Raised Money in US," October 11, 2001.

⁴⁶ The News, "Pakistani Police Hold Two Sudanese in Egypt Embassy Blast Case," February 1, 1996.

⁴⁷ The Vancouver Sun, "CSIS Questioned Alleged Terrorist," November 15, 2001.

⁴⁸ The Vancouver Sun, "CSIS Questioned Alleged Terrorist," November 15, 2001.

against the U.S. and British Embassies in Sarajevo, were administrators for the Red Crescent.⁴⁹

- In October 2001, Pakistan's military regime ordered eighty-nine Arab and Muslim relief workers deported for possible links to *Al-Qaeda*.⁵⁰ Among the NGOs targeted were the Saudi Red Crescent and another Saudi organization, the International Islamic Relief Organization (IIRO).⁵¹
- In May 2002, the London-based Arabic newspaper *Al-Sharq Al-Awsat* interviewed Mansur al-Suwaylim, brother of deceased Chechen *Jihad* leader Samir Salih Abdallah al-Suwaylim, AKA "Khattab." In the interview al-Suwaylim said:

...He decided to join the Afghan *Jihad* in 1987, immediately after the month of Ramadan. He was 17 years old. He established close relations with the mujahidin before leaving. Thus he took two documents with him to help introduce him when he left Saudi Arabia. One document was from the director of the Mujahidin Service Office in Al-Dammam and the second from a person who had a special status with the official in charge of the Saudi Red Crescent in Pakistan.⁵²

- On January 6, 2003, Federal Prosecutors filed a Santiago Proffer in the case United States of America v. Enaam Arnaout. Enaam Arnaout is the former Executive Director of the Benevolence International Foundation (BIF).⁵³ The U.S. government named BIF a Specially Designated Global Terrorist (SDGT) Organization on November 19, 2002.⁵⁴ Excerpts of the proffer include:⁵⁵

...Abu Hassan al Madani (Wael Julaidan) is a leader of a relief organization that also provided logistical support to Bin Laden.* A letter on MWL [Muslim World League]/IIRO [International Islamic Relief Organization] letterhead recounting a meeting discussed attacks being launched from "League" offices and that passports should not be kept with the Saudi Red Crescent because Julaidan was returning to Saudi Arabia.

...

Included in this file is a letter to Abu Rida on the letterhead of the Saudi Red Crescent agency requesting that weapons be inventoried...At the bottom of the letter is a note from Usama Bin Laden to "Abu Al Hasan" (Wael Juleidan) stating that Bin Laden's group has an extreme need for weapons. *Id.*

⁴⁹ ONASA, Sarajevo, "ONASA Carries Biographies of Six Algerians Handed Over to the US Officials," January 18, 2002.

⁵⁰ AP, "Pakistan Deporting 89 Arab Aid Workers," October 6, 2001.

⁵¹ AP, "Pakistan Deporting 89 Arab Aid Workers," October 6, 2001.

⁵² Al-Sharq al-Awsat, Saudi Arabia: Khattab's Brother Interviewed on Khattab's Life, Death In Chechnya," May 2, 2002.

⁵³ State Department, "FBI Arrests Head of Chicago-Based International Charity Organization; Charges Include Perjury Relating to Alleged Terrorist Activity," May 1, 2002.

⁵⁴ Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

⁵⁵ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

...
A report by Dr. Abdullah Azzam titled "Journey of Maktab Khadamat Al-Mujahideen" discusses issues related to MK including publishing *Al Jihad* magazine and providing support to the *Mujahideen*. Ex. 103. It concludes by noting that the "Islamic foundations contributed in the Jihadist arena through the financial support of the fronts and of the Arab lions in the Maktab Al-Khadamat," noting that at the forefront LBI and the Saudi Red Crescent, among others.⁵⁶

*** NOTE FROM PROFFER:**

A dispute broke out between two relief organizations in late 1988 (after *Al-Qaeda* had been founded), including the Saudi Red Crescent Society of which Julaidan was president... (The memoranda from the time indicate that the "Saudi Benevolence Committee (Adel Baterji)" was the main financier of the humanitarian project in dispute and took sides with Julaidan.) The dispute was submitted to secret arbitration before Dr. Fadhl (a leading Islamic Scholar for the al Jihad organization headed by Ayman al Zawahiri) and Abu Hajer al Iraqi, both of whom served on the fatwah committee of *Al-Qaeda*... Among other things, Julaidan had accused the opposing party (Ahmed Said Khadr, a/k/a "Abdel Rahman al Kanadi") of having suspicious contacts with non-Islamic agencies.⁵⁷

- According to the Chicago Tribune, when Yasin al-Qadi was asked about his recent philanthropic donations, he "cited the Saudi Red Crescent society."⁵⁸ The US government named Yasin al-Qadi a Specially Designated Global Terrorist (SDGT) on October 12, 2001.⁵⁹

Saudi High Commission for Relief

The Saudi High Commission for Relief was founded by Saudi Prince Selman bin Abdul-Aziz, mayor of Riyadh and son of Abdul Aziz ibn Saud, the founder of Saudi Arabia, in 1993.⁶⁰ The Saudi High Commission for Relief was actively providing humanitarian relief in Bosnia in the early 1990s. According to the Boston Globe, "the High Commission says it has given more than \$600 million in aid and has cared for war orphans and paid utility bills for impoverished Bosnian families. Its Sarajevo

⁵⁶ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

⁵⁷ "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

⁵⁸ Chicago Tribune, "Saudi Businessman Denies Terrorist Dies," October 14, 2001.

⁵⁹ Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

⁶⁰ USA Today, "US, Saudis Plan to Shut Down Charity's Branches," March 11, 2002.

headquarters cost an estimated \$9 million, and includes a mosque, classrooms, a library, restaurants, and a sports hall.”⁶¹

- According to Bosnian reports, “The *ul-Mujahidin* members began to come to BiH back in 1992, via Croatia and Herzegovina, using **identity cards from humanitarian organizations**. Most frequently, these phony humanitarian workers came through the Kuwaiti Rebirth of Islam Mission, the Saudi IGASSE; TWR and **Saudi High Commission**, the Egyptian Humanitarian Relief Agency and the Third World Agency”⁶²
- In October 2001, the U.S. and British Embassies in Sarajevo were closed due to an imminent terrorist threat against them.⁶³ The same month, six men accused of plotting attacks against the Embassies and other targets were arrested.⁶⁴ The six men were moved to Guantanamo Bay in January 2002.⁶⁵ According to Boston Globe, one of the men, Sabir Lamar, worked for the Saudi High Commission⁶⁶

In January 2002, with American support, the Bosnian government began investigating several charitable organizations operating in the former Yugoslavia. As reported by the Boston Globe Bosnian officials stated, “At the top of the list...is an organization called the Saudi High Commission for Relief of Bosnia and Herzegovina.”⁶⁷

- A month later, in February 2002, U.S. peacekeeping troops in Bosnia raided the offices of the Saudi High Commission. The Boston Globe reported that the raid found “**computer hard drives with photographs of the World Trade Center before and after its collapse, files on pesticides and crop dusters and information about how to make fake State Department badges.**”⁶⁸ Former FBI analyst Matthew Levitt has said, “**Investigators have been unable to trace about \$ 41 million donated to the charity.**”⁶⁹ According to The Boston Globe, other files found at the High Commission “**contained photographs of U.S. military installations, plans for crop dusters, and information about the production of pesticides.**”⁷⁰

⁶¹ Boston Globe, “Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity’s Files Hold US Data, Bosnians Say,” February 17, 2002.

⁶² <http://www.pogledi.co.yu/izetbegovic/articles/6-2001.php>, Accessed July 27, 2003.

⁶³ <http://www.usatoday.com/news/world/2002/03/22/embassy.htm> accessed July 27, 2003.

⁶⁴ <http://news.bbc.co.uk/1/hi/world/europe/1767554.stm> accessed July 27, 2003.

⁶⁵ <http://news.bbc.co.uk/1/hi/world/europe/1767554.stm> accessed July 27, 2003.

⁶⁶ Boston Globe, “Fighting Terror / Islam, Roundup Religious Conflict; Saudi ‘Charity’ Troubling to Bosnian Muslims,” January 27, 2002.

⁶⁷ Boston Globe, “Fighting Terror / Islam, Roundup Religious Conflict; Saudi ‘Charity’ Troubling to Bosnian Muslims,” January 27, 2002.

⁶⁸ USA Today, “US, Saudis Plan to Shut Down Charity’s Branches,” March 11, 2002.

⁶⁹ USA Today, “US, Saudis Plan to Shut Down Charity’s Branches,” March 11, 2002.

⁷⁰ Boston Globe, “Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity’s Files Hold US Data, Bosnians Say,” February 17, 2002.

Bosnian officials were quoted as saying the Commission's offices were raided due to "illegal activities" that were "not in accordance with the Saudi High Commission's humanitarian mission."⁷¹

- The Boston Globe also reported that "according to some officials...the files contained information that could pertain to biological warfare, but U.S. officials cautioned that the information was inconclusive."⁷²
- Jane's Intelligence writes:

The [Saudi High] commission is opaque; whether it is a Saudi government body, an NGO, or a private organisation has never been made clear, although it is the focus of considerable interest among intelligence agencies. In 1994, Abdul Hadi al-Gahtani, a Saudi who was director of the commission in Zenica, was accused of the murder of the British aid worker, Paul Goodall. Al-Gahtani escaped police custody, and a Bosnian court later convicted him in absentia of Goodall's murder.⁷³

The Muslim World League

In May 1962, in an effort to strengthen Saudi presence in regional affairs and dilute Egypt's influence, King Faysal of Saudi Arabia sponsored a pan-Islamic conference in Mecca. The objectives of the conference were to (1) promote cooperation among Muslim states, (2) counter Soviet and communist threats in the Arab world, and (3) mobilize the Muslim world to oppose the state of Israel. The Mecca meeting resulted in the creation of the Muslim World League (*rabitat al-'alam al-Islami*).⁷⁴

According to former Secretary General of MWL, Dr. Abdullah Naseef:

The establishment [of MWL] came in a decision approved by the first General Islamic Conference held under the auspices of Saudi Arabia in Makkah in Dhul-Hijjah, 1381/1962. The conference was attended by a large number of Islamic leaders, Ulema [clerics], and intellectuals from various countries and continents.⁷⁵

Since its founding, the League has functioned as the quasi-official religious missionary and propaganda arm of the Saudi Kingdom. In March 1997, **Secretary General Abdullah Al-Obaid thanked King Fahd for his continued support, noting that the Saudi government had officially provided more than \$1.33 billion in financial aid to MWL since 1962.**⁷⁶ In 1997, Prince Majid bin Abdel Aziz, emir of the Mecca province,

⁷¹ Boston Globe, "Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity's Files Hold US Data, Bosnians Say," February 17, 2002.

⁷² Boston Globe, "Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity's Files Hold US Data, Bosnians Say," February 17, 2002.

⁷³ Jane's Intelligence Review, "Islamist Groups Take Root in the Balkans," January 1, 2002.

⁷⁴ Al-Rasheed, Madawi, A History of Saudi Arabia, Cambridge Univeristy Press 2002. Page 132.

⁷⁵ <http://www.wamy.org/english/conferences/speech3.htm>, July 1, 2003.

⁷⁶ Monthly Newsletter of the Royal Saudi Embassy in Washington D.C. March 1997.

http://www.saudiembassy.net/publications/news_letter/NL_97/nl_97_03.html.

attended a meeting of the MWL Constituent Council in Saudi Arabia and delivered a speech on behalf of King Fahd:

Since its unification under King Abdel Aziz, may God grant him mercy, the kingdom of Saudi Arabia has devoted its concern to Muslim affairs, and proffered its hand to assist Muslims wherever they may be....the kingdom has sponsored many such conferences and meetings. Foremost amongst them, is the Muslim World League which today we regard—thanks be to God—as an outstanding Muslim body devoted to the spreading of the Islamic call...Islamic unity must be cornerstone of co-operation to which we aspire. It's the source of strength, and the secret of our potency.⁷⁷

Muhammad Ibn Ibrahim Ibn Uthman Ibn Jubair was Chairman of the Saudi Shura Council⁷⁸ and a member of the MWL Jurisprudence Council until he died in January, 2002.⁷⁹ The Deputy Chairman of the Saudi Shura Council, Dr. Abdullah Naseef, is a former Secretary General of the MWL.⁸⁰

On its current website, MWL lists its main objectives as “to disseminate Islamic Dawah and expound the teachings of Islam. To defend Islamic causes in a manner that safeguards the interests and aspirations of Muslims, solves their problems, **refutes false allegations against Islam, and repels inimical trends and dogma which the enemies of Islam seek to exploit in order to destroy the unity of Muslims and to sow seeds of doubt in our Muslim brethren.**”⁸¹

There have been credible reports and intelligence that MWL has assisted Islamic militants with financial and organizational assistance. According to intelligence sources, bin Laden's mentor, Shaykh Abdallah Azzam, was first sponsored by the Muslim World League in the early 1980's to open and head a relief agency in Peshawar, Pakistan that would aid arriving Arab-Afghan warriors.⁸² The Peshawar MWL branch office was also led for a time by Wa'il Jalaidan.⁸³ The Peshawar office was financed by Osama bin Laden, and later was subsidized by large donations from the Kingdom of Saudi Arabia.⁸⁴ In addition, the Egyptian MWL branch office served as the “third route to the Al-Ansar House in Jedda,” one of Bin Laden's “guest houses” used to funnel recruits to terrorist training camps.⁸⁵

In February 2000, Jalaidan was appointed to the Board of Trustees of the Rabita Trust (another financial arm of MWL in Pakistan) and served as its Director

⁷⁷ *Ain al-Yaqeen*, “At the Opening of the Muslim World League Meeting: The Custodian of the Two Holy Places Calls for Islamic Solidarity to Overcome Obstacles,” December 15, 1997.

⁷⁸ http://www.saudiembassy.net/gov_profile/consult.html, accessed July 29, 2003.

⁷⁹ http://www.saudiembassy.net/gov_profile/consult.html, accessed July 29, 2003.

⁸⁰ <http://www.saudia-online.com/Shura%20Council.htm>

⁸¹ “About the Muslim World League.” <http://www.arab.net/mwl/about.htm>

⁸² Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 193.

⁸³ *Rose Al-Yusif*, “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia,” May 17, 1993.

⁸⁴ Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 193.

⁸⁵ *Rose Al-Yusif*, “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia,” May 17, 1993.

General.⁸⁶ Soon thereafter, U.S. officials sent a confidential memorandum to UN police forces in southeastern Europe titled "Secret: US office only-Release to UNMIK [the U. N. administration in Kosovo]."⁸⁷ The document **named MWL representative Wael Jalaidan as an associate of Osama bin Laden and stated that Jalaidan had directly assisted bin Laden's efforts to "move money and men to and from the Balkans."**⁸⁸ MWL's Rabita Trust itself was named a Specially Designated Global Terrorist (SDGT) Organization by the U.S. government on October 12, 2001.⁸⁹

The International Islamic Relief Organization (IIRO) in Saudi Arabia

The IIRO was established in 1978 and is headquartered in Jeddah, Saudi Arabia.⁹⁰ IIRO is a major financial branch of the Muslim World League (MWL). According to Dr. Ahmed Mohammed Ali, Secretary General of the MWL, the MWL provides "humanitarian assistance" through the arms of IIRO.⁹¹

According to Dr. Farid Qurashi, IIRO's former general supervisor,⁹² "IIRO was the first relief organization to enter Bosnia-Herzegovina and the Balkan region. From the very beginning of the Bosnia war, we were there to help."⁹³ According to a Serbian news source, IIRO in Bosnia (AKA "IGASA,") was managed primarily by three men: Abdel Aziz Zaher (AKA Abu Anas), Jamal Al-Jibouri (AKA Abu Mahmoud al-Iraqi), and Djamel Lamrani (AKA Abu Musab al-Djazairi). Zaher was expelled from his residence in Belgrade at the beginning of 1993 after being tied not only to IIRO, but also to two other international Muslim organizations suspected of aiding armed fundamentalist militant groups: *Al-Rabita Al-Alami Al-Islamiyya* (the Muslim World League) and the Sanabil Relief Agency. During the following Serb official inquiry into Zaher, **investigators reportedly discovered PLO Force 17 terrorist training manuals in the Belgrade offices of Sanabil Relief.**

As reported by one Serbian news source, beginning in 1992, **Zaher's top lieutenant at IIRO, Jamal Al-Jibouri was allegedly personally responsible for general oversight of a massive logistics operation to provide Muslim militants in the Balkans with weapons and ammunition.**⁹⁴ According to documents published by one Serbian website, www.truthinmedia.org **Serb troops had found an IIRO identification card on the body of a killed Arab-Afghan guerilla in Bosnia.**⁹⁵ According to [Compass Newswire](#) At the time, the IIRO issuing bureau in Peshawar was being run by senior Egyptian *Al-*

⁸⁶ Office of Public Affairs, United States Treasury Department. "Treasury Department Statement on the Designation of Wa'el Hamza Julidan." September 6, 2002. Document #PO-3397.

⁸⁷ Cited in news report by [British Broadcasting Company \(BBC\)](#). April 3, 2000.

⁸⁸ Cited in news report by [British Broadcasting Company \(BBC\)](#). April 3, 2000.

⁸⁹ Office of Public Affairs, United States Treasury Department. "Treasury Department Statement on the Designation of Wa'el Hamza Julidan." September 6, 2002. Document #PO-3397.

⁹⁰ "IIRO - Welcome." <http://www.arab.net/iirro>.

⁹¹ [Moneyclips](#), "Counter anti-Islam propaganda, says MWL sec-general," May 6, 1995.

⁹² [Moneyclips](#), "IIRO saves forty thousand Bosnians from starvation" July 4, 1993.

⁹³ [Moneyclips](#), "IIRO saves forty thousand Bosnians from starvation" July 4, 1993.

⁹⁴ [Vecernje Novosti](#) (Belgrade), "Bombs in the Name of the Almighty: Part II," September 27, 2001.

⁹⁵ www.truthinmedia.org/images/muja82-3.jpg, accessed April 2002.

Gama`at Al-Islamiyya terrorist leader Abu Talal al-Qasimy (AKA Talaat Fouad Qassem).⁹⁶

As reported by the BBC, following the 1998 U.S. Embassy bombings in East Africa, IIRO's chapter in Nairobi was deregistered by the government of Kenya for its alleged connection to the terrorists responsible for the devastating blasts.⁹⁷ IIRO's Nairobi office was reregistered in August 1998 by order of Kenya's Supreme Court.⁹⁸

After American forces retaliated for the terror bombings, Indian police arrested a number of suspects attempting to counterstrike on the US consulates in Madras and Calcutta.⁹⁹

- The cell was led by Sayed Abu Nasir,¹⁰⁰ a Bangladeshi national, and receiving orders from Shaykh Ahmed Al-Gamdin, director of IIRO operations in Asia, among others. After graduating from college in Dhaka, Bangladesh, Abu Nasir was employed by IIRO, which eventually transferred him from Thailand to Lahore, Pakistan in 1994.¹⁰¹
- Abu Nasir was informed by his superiors that approximately 40 to 50 percent of IIRO's charitable funds were being diverted to finance terrorist training camps in Afghanistan and Kashmir. As part of his duties, Abu Nasir was to visit the training camps, assess what funding was needed, and make a formal report back at headquarters. Nasir himself was eventually instructed by Shaykh Al-Gamdin to undergo military training at one of the camps, where he met Osama bin Laden.¹⁰²

The southern Philippines IIRO office was established in 1992 and was under the direct control and guidance of Mohammad Jamal Khalifa, the 37-year-old brother-in-law of Osama bin Laden.¹⁰³ According to the Philippine military's southern command, the IIRO local office in Zamboanga City is the prime coordinating center for the Abu Sayyaf organization, a coalition of secessionist Islamic militants in the southern region of the country.¹⁰⁴

- American law enforcement officials detained Khalifa on December 16, 1994 as he attempted to return from San Francisco to the Philippines.¹⁰⁵ Travelling

⁹⁶ Compass Newswire, November 1, 1995.

⁹⁷ BBC, Kenya: NGO Council Official Condemns Deregistration of Islamic NGOs," September 9, 1998.

⁹⁸ Agence France Presse, "Kenya Lifts Ban on Saudi-based Islamic NGOs," December 17, 1998.

⁹⁹ New York Times, "Pakistan Denies Role in Plotting Bombings in India," January 22, 1999.

¹⁰⁰ New York Times, "Pakistan Denies Role in Plotting Bombings in India," January 22, 1999.

¹⁰¹ New York Times, "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say," January 21, 1999.

¹⁰² New York Times, "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say," January 21, 1999.

¹⁰³ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹⁰⁴ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹⁰⁵ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

with Khalifa on this occasion was Mohamed Loay Bayazid (AKA Abu Rida al-Suri), one of the founders and key international operatives of *Al-Qaeda*.¹⁰⁶

- Khalifa's electronic organizer and personal address book contained entries for intimate associates of Ramzi Yousef, the convicted bombmaker in the February 1993 World Trade Center attack.¹⁰⁷ Investigators also discovered documents on Khalifa "referring to the assassination of bishops and bombings of churches (at a time when evidence gathered in the investigation indicates that...others were planning to kill the Pope during a planned January 1995 visit to the Philippines and after churches had already been bombed in the Philippines in the preceding year)."¹⁰⁸ Four days later, a State Department cable to the American Embassy in Khartoum, Sudan referred to Khalifa as a "known financier of terrorist operations."¹⁰⁹

The Canadian government has stated that IIRO "secretly fund[s] terrorism."¹¹⁰ According to Canadian court documents, Mahmoud Jaballah is a suspected member of Egyptian *Al-Jihad* and he has been jailed in Canada.¹¹¹ **Jaballah is accused of having contact with *Al-Qaeda* operatives and spent three years working for the IIRO in Pakistan**¹¹² The Canadian Security and Intelligence Service (CSIS) "believes that Jaballah continues to actively support [Al-Jihad's] terrorist agenda."¹¹³ CSIS concluded that "the degree of Jaballah's dedication to the cause is such that Jaballah would resort to violence and would direct others to resort to violence if he was ordered to do so by leaders such as Osama Bin Laden or Dr. Ayman Al-Zawaheri."¹¹⁴ **Jaballah was suspected of cooperating with senior Canadian *Al-Qaeda* lieutenant Ahmad Saeed Khadr (AKA Abdel Rahman Al-Kanadi), considered an influential figure in the international terrorist financing network.**¹¹⁵

¹⁰⁶ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹⁰⁷ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹⁰⁸ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹⁰⁹ Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

¹¹⁰ Evidence introduced by the Canadian government in the Trial of Mahmoud Es-sayy Jaballah

¹¹¹ Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

¹¹² Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

¹¹³ Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

¹¹⁴ Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

¹¹⁵ Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Page 10.

During Jaballah's immigration trial, Mr. Arafat El-Asahi, the director of IIRO in Canada and a full-time employee of the Muslim World League, testified on Jaballah's behalf.¹¹⁶ El-Asahi admitted that Jaballah had "worked as a Principle of one of our organizations in Pakistan" and that he had been recommended by IIRO's administrators in Pakistan for having "excellent character and good behaviour."¹¹⁷ El-Asahi also offered the following sworn testimony:

Q: During those eight years that you have been with the IIRO here in Canada, have you ever heard anything to the effect that the Canadian government has any concern whatsoever with respect to your office?

A: Let me tell you one thing. The Muslim World League, which is the mother of IIRO, is a fully government funded organization. In other words, I work for the Government of Saudi Arabia. I am an employee of that government. Second, the IIRO is the relief branch of that organization which means that we are controlled in all our activities and plans by the Government of Saudi Arabia. Keep that in mind, please...I am paid by my organization which is funded by the [Saudi] government...The [IIRO] office, like any other office in the world, here or in the Muslim World League, has to abide by the policy of the Government of Saudi Arabia. If anybody deviates from that, he would be fired; he would not work at all with IIRO or with the Muslim World League.¹¹⁸

- One of the most influential members of IIRO's board of directors is Tariq Binladin, a close family relation of Osama bin Laden.
- Mohammed al-Zawahiri, leader of the Egyptian Islamic Jihad's military wing and the brother of Dr. Ayman al-Zawahiri (Bin Laden's personal physician and top advisor), worked and traveled around the world on behalf of IIRO.¹¹⁹
- Western intelligence sources have traced IIRO money transfers to bank accounts in London, England and Amman, Jordan.¹²⁰ That money was subsequently channeled through front groups to Hamas-affiliated organizations in Gaza and the West Bank.¹²¹
- When leaving home, Fayeze Ahmed Alshehri, one of the September 11 airline hijackers, told his father he was going to go work for the IIRO.¹²²

Saudi government officials have shown great commitment in their efforts to raise money for IIRO operations. In 1987 IIRO established an office in Saudi Arabia to invest and grow IIRO's charitable operations. That branch is known as *Sanabel Al-Kheer* (Seeds of Charity). IIRO sought to raise SR100 million annually for 10 years, and therefore create

¹¹⁶ Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Pages 81-88.

¹¹⁷ Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Page 85.

¹¹⁸ Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Pages 81-88.

¹¹⁹ Al-Hayat, "Official sources deny reports on UAE's extradition of Islamist," June 7, 2000.

¹²⁰ New York Daily News, "It's More Than Just Who Plants The Explosive," July 31, 1996.

¹²¹ New York Daily News, "It's More Than Just Who Plants The Explosive," July 31, 1996.

¹²² Middle East Newsfile, "Another Saudi 'hijacker' turns up in Tunis," September 18, 2001.

a base capital investment for *Sanabel Al-Kheer* of 1 billion Saudi riyals (\$267 million). IIRO further hoped to generate sufficient profits to cover the costs of IIRO's international operations and make it a self-sufficient entity.¹²³ **Ghazi Mahfooz Felemban**, IIRO Assistant Secretary-General for Finance and Investment, was responsible for fiscal oversight of *Sanabel* and IIRO.¹²⁴

Sanabel Al-Kheer and IIRO hold annual fundraisers. A July 1992 fundraiser for the Muslims of Bosnia in Jeddah was inaugurated by **Prince Saud ibn Abdul Mohsen, acting governor of Makkah, and acting chairman of Sanabel Al-Kheer**. The event raised more than SR19 million in one day. **Abdul Mohsen Al-Kayal, chairman of the higher court in Jeddah, told the audience that "donating for a worthy cause is a kind of jihad and Muslims should generously help the Bosnian Muslims."** The largest single donors reportedly included **Prince Saud ibn Abdul Mohsen and Bakr bin Laden. Dr. Abdullah Omar Naseef (Secretary-General of the Muslim World League)** was also at the function.¹²⁵

At a December 1993 fundraising drive to support Bosnian Muslims, IIRO collected SR15 million in less than two hours. **Prince Saud ibn Abdul Mohsen spoke as an honorary trustee and noted "the continuous support and encouragement of the Custodian of the Two Holy Mosques King Fahd" in promoting IIRO operations.**¹²⁶

At a February 1994 conference IIRO and *Sanabel Al-Kheer* raised SR3.7 million. During his opening speech, **Prince Salman Bin Abdul Aziz, Governor of Riyadh, told of how he had personally solicited "donations from a number of benevolent Saudi people" for Sanabel and IIRO totalling SR6,979,462.**¹²⁷ Responding years later to allegations that Saudi charities were involved in bankrolling terrorism, **Prince Salman admitted, "I have...chaired several (charity) groups and I know that (the funds) are used in good deeds, and it is not the responsibility of the kingdom if there were people who turn those good deeds into evil ones."**¹²⁸ **Shaykh Abdulaziz bin Baz, Mufti of Saudi Arabia, also attended the 1994 IIRO conference.**¹²⁹

The 1995 annual fundraiser in Riyadh raised SR8 million (\$2.13 million) in the first day, including **SR1 million from Prince Salman bin Abdel Aziz and SR1 million from Prince Al-Waleed bin Talal bin Abdel Aziz.**¹³⁰

By 1995, *Sanabel Al-Kheer* had collected an estimated total of SR297 million (\$79.2 million) in total charitable funds since its foundation and had reported SR77.5 in investment revenue from "safe business propositions."¹³¹ According to Dr. Ahmad Muhammad Ali, the then-Secretary General of MWL, "much of [IIRO and Sanabel's] funding has been made possible by financial assistance from the Saudi government including King Fahd Bin Abdul Aziz, Deputy Prime Minister and

¹²³ *Arab News*, "Islamic relief organization sets up income-bearing scheme," March 8, 1992.

¹²⁴ *The Saudi Gazette*, "Personality Profile: A born volunteer and friend of the poor," August 18, 1996.

¹²⁵ *Arab News*, "Bosnia committee receives SR19m," July 6, 1992.

¹²⁶ *Arab News*, "IIRO raises SR15m in-funds," December 22, 1993.

¹²⁷ *The Saudi Gazette*, "Saudis back fund-raising for Bosnian Muslims," February 26, 1994.

¹²⁸ *The Associated Press*, "Saudi Tycoon Defends Muslim Charity," November 2, 2002.

¹²⁹ *Arab News*, "Riyadh Governor Prince Salman donates SR1m to IIRO," February 23, 1994.

¹³⁰ *Arab News*, "SR8m raised on first day of Sanabel Al Khair," February 23, 1995.

¹³¹ *Arab News*, "SR8m raised on first day of Sanabel Al Khair," February 23, 1995.

Commander of the National Guard Crown Prince Abdullah Bin Abdul Aziz and Chairman of the Board of Trustees of the Saudi Benevolent Society, [and] Second Deputy Prime Minister and Minister of Defense and Aviation Prince Sultan Bin Abdul Aziz”¹³²

The IIRO/*Sanabel Al-Kheer* fundraiser in February 1996 raised more than SR6 million in three hours time. Donations included **SR1 million from Prince Salman Bin Abdul Aziz, SR1 million from Prince Sattam Bin Abdul (deputy governor of Riyadh), and SR10,000 from Shaykh Abdulaziz Bin Baz.** Princes Salman and Sattam were warmly greeted by **Dr. Abdullah Saleh Al-Obaid, the new Secretary General of MWL and chairman of IIRO’s “founding council.”**¹³³

The tenth annual fundraising drive in 1997 collected over SR17 million¹³⁴ and the 12th annual *Sanabel Al-Kheer*/IIRO charity drive in 1998 netted over SR6 million in less than two hours, including **SR5 million from Prince Sultan bin Abdelaziz bin Saud (Second Deputy Premier and Saudi Defense Minister), SR1 million from Riyadh Governor Prince Salman, and SR10,000 from Shaykh Abdulaziz bin Baz.**¹³⁵

IIRO, Sana-Bell & MWL in the United States

In the late 1980’s and early 1990s, IIRO, Sana-Bell and the Muslim World League set up branch offices in the greater Washington, DC area.¹³⁶ The Muslim World League’s U.S. offices were first organized at 555 Grove Street in Herndon, Virginia by Yaqub Mirza.¹³⁷ As closely related organizations, Sana-Bell, IIRO and MWL had overlapping mission statements, offices and executives.

In 2002, law enforcement and intelligence officials raided an *Al-Qaeda* safe house in Bosnia-Herzegovina. Among documents recovered was the coveted *Golden Chain* list, containing the original *Al-Qaeda* financiers from the late 1980s.¹³⁸ Former *Al-Qaeda* operatives have explained how *Golden Chain* financiers would donate funds earmarked for bin Laden by way of the Muslim World League.¹³⁹ **Included on the *Golden Chain* list are the names Salih Kamel and Ibrahim Afandi, two founding Trustees of Sana-**

¹³² Info-Prod Research (Middle East) Ltd. – Middle East News Items, “Prince Salman Opens Fundraising Campaign for IIRO,” February 28, 1995.

¹³³ The Saudi Gazette, “SR6m Raised in Three Hours at Sanabel Al-Khair Drive,” February 6, 1996.

¹³⁴ The Saudi Gazette, “IIRO Bags SR17m in One Night for Sanabel Al-Khair,” January 23, 1997.

¹³⁵ Arab News, “SR6m collected at Sanabel Al-Khair,” December 24, 1998.

¹³⁶ Articles of Incorporation International Relief Organization, Inc. Commonwealth of Virginia, State Corporation Commission, July 17, 1991. Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

¹³⁷ Articles of Incorporation Muslim World League Foundation. Commonwealth of Virginia, State Corporation Commission.

¹³⁸ Wall Street Journal, “Al-Qaeda List Points to Saudi Elite,” March 18, 2003.

¹³⁹ Wall Street Journal, “Al-Qaeda List Points to Saudi Elite,” March 18, 2003.

Bell in Washington DC,¹⁴⁰ which was organized around the same time the Golden Chain was created.

Dr. Yaqub Mirza, the subject of a federal investigation in the Eastern District of Virginia was also on Sana-Bell's founding Board of Trustees.¹⁴¹

In the United States, Sana-Bell operated out of Falls Church and Herndon, Virginia, and was headed by Sulaiman Al-Ali, a former MWL fund-raiser.¹⁴² From 1990 to 1997, Al-Ali, Sana-Bell and IIRO invested millions of dollars with BMI, Inc., an Islamic investment bank based in Secaucus, New Jersey.¹⁴³ According to FBI Agent Robert Wright, the founders of BMI include SDGTs Musa abu Marzook (Hamas leader) and Yasin al-Qadi (*Al-Qaeda* financier), and two bin Laden brothers.¹⁴⁴ In a civil lawsuit, a BMI official later explained how al-Ali would invest in BMI land deals, and subsequently withdraw substantial sums in cash.¹⁴⁵ At one point, a second BMI official confided to an FBI agent that he feared money he transferred overseas helped finance the East Africa Embassy bombings.¹⁴⁶

Section VI of Sana-Bell's Articles of Incorporation indicates that upon dissolution, the assets of the organization shall be distributed to several Islamic organizations, including SAFA Trust, Inc.¹⁴⁷ In the early 1990's, SAFA Trust, along with its sister organization International Institute of Islamic Thought, were the primary financial backers of indicted terrorist leader and University of South Florida Professor, Sami al-Arian.¹⁴⁸

Another recipient of IIRO millions was a start-up chemical company out of Chicago, Illinois.¹⁴⁹ In a 1997 federal investigation resulting in fraud convictions and jail sentences, Global Chemical was shut down amidst allegations of money laundering and terrorism support.¹⁵⁰

Saudi officials have tried to distance themselves from the activities of U.S. branches of MWL, Sana-Bell and IIRO. At his June 12, 2003 press conference, Adel Al-Jubeir stated that:

¹⁴⁰ Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

¹⁴¹ Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

¹⁴² Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

¹⁴³ IRS Form 990s filed by IIRO from 1990-1997 AND Sana-Bell, Inc. v BMI Real Estate, et al., US District Court, District Maryland (Greenbelt), December 23, 1998.

¹⁴⁴ Sworn Statement, FBI Special Agent Robert G. Wright, Jr. Chicago, Illinois. March 21, 2000.

¹⁴⁵ Deposition of Soliman Bihieri in Sana-Bell, Inc. v BMI Real Estate, et al., US District Court, District Maryland (Greenbelt), December 23, 1998.

¹⁴⁶ Sworn Statement, FBI Special Agent Robert G. Wright, Jr. Chicago, Illinois. March 21, 2000.

¹⁴⁷ Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

¹⁴⁸ Letter from Ramadan Abdullah to Dr. Mark Orr, December 11, 1991.

¹⁴⁹ IRS Form 990 filed by International Relief Organization for fiscal year 1995.

¹⁵⁰ Affidavit of FBI Special Agent Valerie Donahue, submitted in connection with USA v Mohammed Mabrook, United States District Court, Northern District of Illinois, Docket no. 98-CR-271.

I want to also remind you that there are **a lot of charities that claim to be subsidiaries of charities based in Saudi Arabia that in fact are not. You have the Islamic Relief Organization here in America.** The parent company disassociated itself from them years ago, and did so publicly.

And until today, I see reports that people say "a branch of a Saudi charity." It's not. **It's an American charity based in America that raises money in America.**¹⁵¹

In a similar attempt to clarify the Saudi connection to US activities, IIRO Secretary General Dr Adnan Basha proffered in an October 2002 press release that IIRO had no connection or links with the International Relief Organization.¹⁵² However, documents filed in Washington DC and Virginia indicate that IIRO in the U.S. is indeed a branch of the Saudi organization.

The U.S. branch of IIRO was first organized as a Virginia corporation in July of 1991 by Sulaiman Al-Ali under the name *International Relief Organization, Inc.*¹⁵³ Less than one year later, Al-Ali incorporated the *International Islamic Relief Organization* in Washington DC.¹⁵⁴ The DC and Virginia organizations shared officers Tareq Al-Swaidan and Abdullah Al-Mahdi. On March 8, 1993, Al-Ali filed an assumed name certificate in Virginia for International Relief Organization in the name of *International Islamic Relief Organization*.¹⁵⁵

International Relief Organization's Application for Recognition of Exemption under Section 501(c)(3) explains,

We are very fortunate to have as our Executive Director Mr. Suliman Al-Ali. Since 1985 he has been involved in fund raising activities for the needy of the world. Mr. Al-Ali has worked for several non-profit organizations over the past 6 years successfully raising funds for the needy and poor. **Mr. Al-Ali's most recent pledge program for International Islamic Relief Organization (IIRO) netted about \$500,000.**¹⁵⁶

Al-Ali's biography explains that,

¹⁵¹ News Conference, Saudi Embassy, June 12, 2003

¹⁵² Saudi Arabian Information Resource. *IIRO has no link with International Relief Organization*. October 21, 2002.

¹⁵³ Articles of Incorporation International Relief Organization, Inc. Commonwealth of Virginia, State Corporation Commission, July 17, 1991.

¹⁵⁴ Articles of Incorporation International Islamic Relief Organization, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, February 18, 1992.

¹⁵⁵ Assumed Name Certificate. International Relief Organization. Commonwealth of Virginia, State Corporation Commission, March 8 1993.

¹⁵⁶ Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

[Al-Ali] became a fulltime fundraiser for the I.I.R.O., June 1990. From June 1990 until July 1991, the pledge programs he directed netted about half a million dollars a month. This relief program, which coordinates multi-million dollar relief programs in Africa, is supported in part by the Saudi government and people.¹⁵⁷

A description of the founding capital for IRO, the application reveals that an \$11,000 loan was provided by Sana-Bell USA founder Farid Qurashi.¹⁵⁸

According to the deposition of BMI executive Soliman Biheiri and corresponding court exhibits, when an investment dispute arose between Sana-Bell and BMI, Biheiri received a letter on IIRO Saudi Arabia letterhead from the **Secretary of the Investment Committee of IIRO in Saudi Arabia** with the following instructions:

I request you to stop any transactions concerning the accounts managed by your firme under the name of (Sana-Bell, America), and to cancel the validity of Dr. Solaiman Al-Ali's signature in regard of all our accounts with your firm.

You will receive, later, a direct confirmation of these instructions from the Secretary General of the "Muslim World League", the Chairman of the Board of IIRO and Chairman of the Investments Committee. He will, also, let you know how our accounts with your firm will be handled in the future.¹⁵⁹

International Relief Organization's 1992 Return of Organization Exempt from Income Tax discloses a payment to Bosnia & Somalia Relief Funds for over \$275,000. The address listed for the Bosnia & Somalia Relief Funds, P.O. Box 14843, Jeddah 21434, is the address for IIRO's Saudi Arabian offices.¹⁶⁰ IRO's Tax Return for 1996 lists a \$3.9 million disbursement for "Emergency relief supplies (medical supplies) to International Islamic Relief in Bosnia."¹⁶¹

The Al-Haramain Foundation

The *Al-Haramain* Charitable Foundation is a Saudi non-profit evangelical charity that engages in relief work around the world. It has more than 40 international branches, and

¹⁵⁷ Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

¹⁵⁸ Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

¹⁵⁹ Deposition of Soliman S. Biheiri. *In the Matter of The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al.* October 27, 1999. Exhibit Mirza #16, 10/25/1999.

¹⁶⁰ Return of Organization Exempt From Income Tax. International Relief Organization. 1992.

¹⁶¹ Return of Organization Exempt From Income Tax. International Relief Organization. 1996.

in 1999 spent more than \$61 million on various projects worldwide.¹⁶² *Al-Haramain* also maintains local offices in the continental United States, primarily in Missouri and Oregon.¹⁶³

Since the mid-1990s, *Al-Haramain* has come under investigation by intelligence and law enforcement bodies across the globe. In January 1995, the Committee for the Defense of Legitimate Rights (CDLR), a Saudi dissident group aligned with Osama bin Laden, reported that Saudi authorities were scrutinizing the activities of *Al-Haramain*. According to CDLR, “[a]ttacks on voluntary work still continue after the closure of many voluntary organisations. [King] Fahd has now turned his beady attention to the *Al-Haramain* institution.”¹⁶⁴

When Italian counterterrorism police raided a suspected *Al-Gama`at Al-Islamiyya* terrorist guesthouse and headquarters in Milan in 1995, they discovered a confidential letter sent to wanted Egyptian terrorist Shaykh Anwar Shaaban from Albania detailing efforts to distribute *Al-Gama`at*’s official magazine, *Al-Murabitoun*, amongst the personnel working at the *Al-Haramain* charitable organization in the Balkans.¹⁶⁵ Subsequently, three members of the *Al-Qaeda*-linked Egyptian *Al-Jihad* were deported from Albania in June 1998.¹⁶⁶ All three were also connected to the “*Al-Haramain* Islamic Organization” and a search of their apartments revealed official government stamps used for producing false documents.¹⁶⁷ In April 1999 a report from a member of the *Al-Haramain* delegation in Albania described scenes of Kosovar refugees and concluded, “We ask Allah the Almighty and Majestic to repel the evil designs of the [infidels] back onto their own necks.”¹⁶⁸

Al-Haramain was officially banned in Kenya shortly after the devastating U.S. Embassy bombings in August 1998 because the charity was believed to have been involved in the attack.¹⁶⁹ At the time, John Etemesi, chairman of the Kenyan Non-Governmental Coordinating Board, explained that *Al-Haramain* “had been found to be working against the interests of Kenyans in terms of security...Our investigations reveal that the operations of these organizations are inconsistent with the reasons for which they were registered.”¹⁷⁰

¹⁶² Agence France Presse, “Saudi Arabia’s top Islamic charity denies any of its assets frozen,” March 13, 2002.

¹⁶³ IRS 990 Form fiscal year 2000 for the “*Al-Haramain* Foundation.”

¹⁶⁴ HEADLINE: CDLR MONITOR: No.30 ; Fri 13 JAN 1995 YOUR RIGHT TO KNOW

¹⁶⁵ DIGOS (Italy) Anti-Terrorism Report. “Searches at the Islamic Cultural Center, Viale Jenner 50, Milano, 6/26/1995.” Dated September 15, 1997.

¹⁶⁶ “State Summarizing pursuant to section 40.1(1) of the Immigration Act.” In relation to Mahmoud Jaballah. The Federal Court of Canada.

¹⁶⁷ “State Summarizing pursuant to section 40.1(1) of the Immigration Act.” In relation to Mahmoud Jaballah. The Federal Court of Canada.

¹⁶⁸ “REPORT NO: 1 - Report On Kosovan Refugees.” Report from the *Al-Haramain* Foundation; Tirana, Albania. April 2, 1999. <http://kosova.hypermart.net/harameen.html>.

¹⁶⁹ Associated Press, “U.S. blocks assets of Islamic charity’s operations in Bosnia and Somalia,” March 11, 2002.

¹⁷⁰ Associated Press, “Kenya bans six Islamic aid agencies after U.S. Embassy bombing,” September 9, 1998.

Wadih el-Hage, Osama bin Laden's personal secretary, was a principle convicted conspirator in the 1998 embassy bombings. El-Hage's book of business cards exhibited at the federal trials in New York contained a card for "Mansour A. Al-Kadi" as the "Deputy General Director and Head of Africa-Committee of *Al-Haramain* Islamic Foundation."¹⁷¹ "Mansuor [sic] Al-Kadi" is also listed as the Vice President of *Al-Haramain's* Ashland, Oregon office on IRS 990 Forms from fiscal year 2000.¹⁷² *Al-Haramain's* English-language website further identifies Al-Kadi as a member of its global Board of Trustees.¹⁷³

- Regarding the U.S. presence in the Muslim world, two months after the 1998 East Africa Embassy bombings the *Al-Haramain* English-language newsletter read:

The war of the Christian Crusaders is today at its most intense...The Muslim whose mind has not been corrupted cannot bear to see the unbelievers wielding authority, and ordering and prohibiting in his own country. Therefore such a Muslim strives his utmost to expel and distance them - even if he has to sacrifice his own life, or his most cherished possession, for this cause.¹⁷⁴

- Al-Haramain's* website regularly covered the "The Jihaad In Chechnya," posting reports from its representative in Chechnya, Abdul-Lateef Ad-Diraan.¹⁷⁵ The Russian FSB security service accused the *Al-Haramain* Foundation of transferring \$1 million to Chechen Muslim rebels in 1999 and arranging the purchase on their behalf of 500 "heavy weapons" from the Taliban in Afghanistan.¹⁷⁶ According to the *Washington Post*, the FSB memo alleged written exchanges between Arab-Afghan military commanders in Chechnya and *Al-Haramain's* "director" back in the Saudi Kingdom:

Today, *Al-Haramain* has \$50 million for the needs of the *mujaheddin* ['holy warriors']...The reason *Al-Haramain* provides assistance a little bit at a time is because it is afraid of the accusations it is assisting the jihad.¹⁷⁷

- In the February 2000 *Al-Haramain* newsletter, a columnist wrote, "Jihad is a religious obligation in Islaam. Its aim is to fight oppression and injustice and to remove obstacles which prevent the spread of Islaam. This is accomplish[ed] either by weakening or destroying the disbelieving prevalent

¹⁷¹ *U.S. v. Usama bin Laden, et al.* United States District Court for the Southern District of New York. 116 F. Supp. 2d 489; 2000 U.S. Dist. LEXIS 14507. October 5, 2000, Decided. October 5, 2000, Filed. Government exhibits GX-207 to GX-364.

¹⁷² IRS 990 Form fiscal year 2000 for the "*Al-Haramain* Foundation."

¹⁷³ <http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>.

¹⁷⁴ Shaykh Abdul-Aziz Ibn Baz. "The Ideological Attack." *Al-Haramain Newsletter*. Vol. 2; No. 10. October 1998.

¹⁷⁵ http://www.alharamain.org/alharamain/chechniya/chech_eng01.html. See also:

http://www.alharamain.org/alharamain/chechniya/chech_eng04.html.

¹⁷⁶ *The Washington Post*, "How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard," April 26, 2003.

¹⁷⁷ *The Washington Post*, "How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard," April 26, 2003.

political powers so that Muslims can prevent anyone from persecuting their brother Muslims wherever they may be.”¹⁷⁸

- German authorities detained and interrogated six men tied to the Al-Nur mosque in Berlin in March 2003.¹⁷⁹ One of the men, Tunisian-born Ihsan Garnaoui, was arrested after a poison handbook, bomb-making ingredients, a loaded handgun, and a stolen passport were found in his belongings.¹⁸⁰ Masjid Al-Nur had come under scrutiny for its links to Mohammad J. Fakihi, Director of the Islamic Affairs Department at the Saudi Embassy in Berlin, who has been tied to *Al-Qaeda* and alleged September 11 conspirators active in Germany.¹⁸¹
- Reports indicate German investigators were examining the role of the *Al-Haramain* Foundation in funding and sponsorship of the Al-Nur mosque. Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel, the “general director” of *Al-Haramain*, is listed as a co-owner of the land the mosque sits on, which was purchased only months after the arrival of Fakihi at the Saudi Embassy in Berlin.¹⁸²

Al-Haramain is closely controlled and funded by members of the Saudi government, religious hierarchy, and royal family. Most notably, according to *Al-Haramain*’s website www.alharamain.org, the “superintendent of all Foundation activities” is Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh, the Saudi Minister of Islamic Affairs, Endowments, Call and Guidance. Shaykh Abdul-‘Azeez Aali formally serves as “the chairman of the administrative board” of *Al-Haramain*.¹⁸³

The Bin Baz Foundation is headed by Prince Salman bin Abdulaziz, the governor of Riyadh region, and Prince Abdulaziz bin Fahad bin Abdulaziz, the Saudi State Minister and Head of Council of Ministers Chamber.¹⁸⁴ The “General Director” of *Al-Haramain*, Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel, is a member of the Board of Trustees of the influential Saudi Bin Baz Foundation.¹⁸⁵ Shaykh Al-‘Aqeel has stated on several occasions that *Al-Haramain* operates only with the explicit permission and the Islamic mandate of the Kingdom of Saudi Arabia. Interviewed in the *Washington Post*, Al-‘Aqeel explained, “We do not have any relationship with any terrorist activities...We work under the supervision of the Saudi government.”¹⁸⁶ In other interviews, Aqeel has indicated that the activities of *Al-Haramain* are “under

¹⁷⁸ *Al-Haramain Newsletter*, Vol. 4; No. 3. February 2000.

¹⁷⁹ *The Wall Street Journal*, “Germans Investigate Saudi Official,” April 22, 2003.

¹⁸⁰ *The Wall Street Journal*, “Germans Investigate Saudi Official,” April 22, 2003.

¹⁸¹ *The Wall Street Journal*, “Germans Investigate Saudi Official,” April 22, 2003.

¹⁸² *The Wall Street Journal*, “Germans Investigate Saudi Official,” April 22, 2003.

¹⁸³ <http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>. See also:

<http://www.alharamain.org/english/ourobjectives.htm> January 27, 2002.

¹⁸⁴ <http://binbazfoundation.org/english/leadership.html>. See also:

<http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>.

¹⁸⁵ <http://binbazfoundation.org/english/leadership.html>, accessed July 30, 2003.

¹⁸⁶ *The Washington Post*, “How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard,” April 26, 2003.

tight administrative and financial control”¹⁸⁷ and that over 95% of his group’s funding comes directly from Saudi Arabia.¹⁸⁸

Al-Haramain has posted endorsements from prominent Saudi officials on its English-language website. Among these, an “attestation” written by the former supreme religious authority in Saudi Arabia, Shaykh Abdulaziz Bin Baz, dated April 15, 1999:

I attach for you a check in the amount of 10,000 Riyals to assist the [Al-Haramain] Foundation in its charitable work. May Allah accept your efforts, multiply your reward and bless you in your work for indeed He is Most Generous and Most Kind.¹⁸⁹

Shaykh Mohammed Al-Uthaimeen, a lecturer at the Imam Muhammad bin Saud Islamic University and a member of the **Council of Senior Scholars of the Kingdom of Saudi Arabia** wrote in an endorsement dated October 22, 1998:

...I was very pleased with what the Foundation has done both domestically and internationally just as I was pleased with the opening of the breasts of the brothers who accepted Islam. I ask Allah (SWT) to make all of them firm and to provide us with sincerity and correct action.¹⁹⁰

On May 1, 1999, Abdul-Lateef Saleh wrote on the letterhead of the Saudi embassy in Albania to *Al-Haramain* “superintendent” and Minister of Islamic Affairs Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh to “express my appreciation and praise for the efforts of *Al-Haramain* Foundation in the Albanian Republic... **We thank you for the cooperation of the Foundation in Albania with the Embassy of the Custodian of the Two Holy Mosques, King Fahd Ibn Abdul-Aziz—may Allah preserve him. If anything, this indicates the deep ties among Saudi society both governmentally and with its people.**”¹⁹¹ Six months later, Abdul-Lateef was expelled from Albania on suspicion of membership in “the radical Islamic Jihad group”¹⁹² and was alleged to be linked directly to Osama Bin Laden.¹⁹³

Support for the *Al-Haramain* Foundation runs to the most senior levels of the Al-Saud family. On November 12, 2002, a charitable event in Riyadh co-sponsored by the *Al-Haramain* Foundation, IIRO, and the World Assembly for Muslim Youth (WAMY) was attended by, among others: Governor of the Riyadh region, Prince Salman bin Abdul Aziz; Grand Mufti of Saudi Arabia, Shaykh Abdulaziz bin Abdullah Al Al-Shaykh; Minister of Islamic Affairs, Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh; and, *Al-Haramain* director Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel.¹⁹⁴

¹⁸⁷ *Agence France Presse*, “Noose tightens around Islamic charities in Gulf,” October 3, 2001.

¹⁸⁸ *Al-Sharq al-Awsat* (London), “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

¹⁸⁹ <http://www.alharamain.org/english/ourobjectives.htm> January 27, 2002.

¹⁹⁰ <http://www.alharamain.org/english/ourobjectives.htm> January 27, 2002.

¹⁹¹ “REPORT NO: 12 - A Letter of Commendation.” Report from the *Al-Haramain* Foundation; Tirana, Albania. May 1, 1999. <http://kosova.hypermart.net/harameen.html>.

¹⁹² AP, 11/14/99 (Citing to *Gazeta Shqiptare* and *Koha Jone* “that we should get translated”) (Independently confirmed by government official who spoke on condition of anonymity.)

¹⁹³ *Deutsche Presse-Agentur*, “Albanian Police Said to Have Handed Suspected Terrorist to CIA, November 14, 1999.

¹⁹⁴ *Saudi Press Agency*, “Prince Salman patronizes charity ceremony,” November 12, 2002.

Less than two weeks later, Prince Abdul Majeed Ibn Abdul Aziz, Governor of the Mecca Region, pledged a personal contribution of approximately \$40,000 during a joint ceremony organized by *Al-Haramain* and WAMY.¹⁹⁵ Elsewhere, Prince Mohammed bin Fahd bin Abdul Aziz, Governor of the Eastern region of Saudi Arabia, was a featured guest at yet another joint charitable function organized in November 2002 by IIRO, WAMY, and *Al-Haramain*.¹⁹⁶ After pledging a donation of over \$250,000, Prince Mohammed bin Abdul Aziz delivered a speech to attendees congratulating the assistance “given by the government of the Kingdom of Saudi Arabia under the leadership of...King Fahd Ibn Abdul Aziz, Crown Prince Abdullah Ibn Abdul Aziz and Prince Sultan Ibn Abdul Aziz, Second Deputy Prime Minister and Commander of the National Guard to charities and charitable deeds.”¹⁹⁷

On March 11, 2002, the U.S. Treasury froze the assets of the *Al-Haramain* branches in Somalia and Bosnia.¹⁹⁸ *Al-Haramain* spent roughly \$26.7 million total in Somalia, and over \$260,000 per year in Bosnia in the last ten years.¹⁹⁹ Investigators suggested that *Al-Haramain*’s Bosnia office had been linked to the terrorist group *Al-Gama’at Al-Islamiyya*, and that Wa’il Jalaidan was authorized to withdraw money from its local bank account.²⁰⁰

Shaykh ‘Aqeel Al-‘Aqeel has flatly denied that any *Al-Haramain* branch office could be operating independently of the Saudi central headquarters. When asked in Arab news interviews whether *Al-Haramain* retains “tight control” over its affiliates, Al-‘Aqeel responded:

Yes, of course. The offices’ directors are employees who follow the directions of the main office with regards to hiring workers at the offices and making any decisions on cooperation with any party. In the main office, there are 19 auditors. Each of the foundation’s specialized committees has an auditor. There are monthly, quarterly, and yearly reports on the foundation’s revenue and expenditure.²⁰¹

Shaykh Al-‘Aqeel has dismissed U.S. government action against *Al-Haramain*’s regional offices. He insists, “we have a large number of offices all over the world. We still can do the work in Bosnia and Somalia even if our offices there were closed. We can run the work through preachers. They can close the offices but they cannot arrest all the preachers.”²⁰² According to Al-‘Aqeel, *Al-Haramain* has opened three more

¹⁹⁵ *Ain Al-Yaqeen*, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

¹⁹⁶ *Ain Al-Yaqeen*, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

¹⁹⁷ *Ain Al-Yaqeen*, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

¹⁹⁸ *Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation*, US Department of the Treasury Office of Foreign Assets Control.

¹⁹⁹ *Agence France Presse*, “Saudi Arabia’s top Islamic charity denies any of its assets frozen,” March 13, 2002.

²⁰⁰ *Dani* (Sarajevo), “Blockading Young Muslims’ Way—Misuse of Humanitarian Funds To Support Terrorism,” November 22, 2002.

²⁰¹ *Al-Sharq al-Awsat*, “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

²⁰² *Al-Sharq al-Awsat*, “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

affiliate offices since 9/11 and has garnered greater government recognition; “Our (relief and fund-raising) activities have not been affected at all by the September 11 attacks...In fact, we have expanded our activities.”²⁰³ ‘Al-Aqeel cites a 3 percent rise in revenues (about \$1.9 million) since September 11;²⁰⁴ he has said, **“We are like heroes in the Islamic world because America is against us.”**²⁰⁵

The Saudi royal spokesman has routinely claimed there is no evidence linking *Al-Haramain* to Islamic radicalism and terrorism. In recent days, though, the Saudis have admitted that *Al-Haramain* was engaged in activities that were not in accordance with its stated mission. In a June 12 news conference, Adel Al-Jubair announced that *Al-Haramain* “would be shutting down all of its foreign offices”²⁰⁶ after Saudi investigators “discovered that in many cases the financial controls were not up to par. The individuals working in those offices, the vast majority of them were non-Saudis, about whose background the head organization knew very little. And so we worked with the organization, and they came to the conclusion that the best thing they can do is shut down those offices.”²⁰⁷ Despite these assertions, **there is no available evidence indicating that the *Al-Haramain* Foundation has ceased its operations.**

World Assembly of Muslim Youth

The World Assembly of Muslim Youth (WAMY) is the world’s largest Muslim youth organization. According to a letter signed by WAMY Assistant Secretary General Dr. Hameed al Shaygi, WAMY has offices in London, Washington DC, Kuala Lumpur, Auckland, Dhaka, Nairobi, Dakar, Moscow, Cordoba (Argentina), and headquarters in Riyadh. WAMY’s US website, www.wamyusa.org, says “WAMY has 66 regional, local offices and representatives in the five continents.”²⁰⁸ WAMY’s US office was incorporated in Falls Church, Virginia in 1992 by Osama bin Laden’s brother, Abdullah bin Laden.²⁰⁹ Abdullah continued to be listed on WAMY’s IRS forms 990 through at least 1998.²¹⁰ WAMY’s goal, according to its pamphlet *Islam at a Glance* is to “arm the Muslim youth with full confidence in the supremacy of the Islamic system over other systems.”

There is ample evidence that WAMY is primarily a Saudi organization, if funded by government officials, and is at least indirectly involved in terrorism.

²⁰³ *Arab News*, “Saudi societies fight back America’s uncharitable charges a year on,” September 9, 2002.

²⁰⁴ *Al-Sharq al-Awsat*, “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

²⁰⁵ *Reuters*, “Saudi Charity Denies U.S. Charges of Terror Links,” July 1, 2003.

²⁰⁶ News Conference with Adel Al-Jubeir, Adviser to the Saudi Crown Prince.

http://www.saudiembassy.net/press_release/statements/03-ST-Adel-embassy-0612-transcript.htm June 12, 2003.

²⁰⁷ News Conference with Adel Al-Jubeir, Adviser to the Saudi Crown Prince.

http://www.saudiembassy.net/press_release/statements/03-ST-Adel-embassy-0612-transcript.htm June 12, 2003.

²⁰⁸ <http://www.wamyusa.org/about/about%20wamy.htm>, as of December 11, 2002.

²⁰⁹ WAMY IRS Form 1023 Application for Recognition of Exemption, filed November 9, 1992.

²¹⁰ IRS Form 990 filed by WAMY International, April 30, 1999.